

Miia Halonen

WELFARE STATE PREFERENCES IN FINLAND

The interplay between well-being, legitimacy
opinions and altruism

Faculty of Social Sciences
Master's thesis
April 2019

ABSTRACT

Miia Halonen: Welfare State Preferences in Finland - The interplay between well-being, legitimacy opinions and altruism

Master's thesis, 81 pages

Tampere University

Public and Global Health

April 2019

The purpose of this thesis was to examine the welfare state preferences in Finland with quantitative methods. One of the main responsibilities of the welfare state is to promote health and well-being for all in the society. However, the extensive welfare states have been accused of causing a “crowding out” effect in which behind its good intentions the welfare state “crowds out” social capital eroding the solidarity and altruistic behavior. Together with the rising concerns about the changing attitudes towards intergenerational help and individuals own responsibility, it is important to understand the levels of welfare state legitimacy and altruism in Finland after the long economic recession.

This thesis considered welfare state legitimacy, well-being and altruism within a macro-micro framework, acknowledging that social changes in macro level influence individual behavior and preferences. The aim of this study was to investigate how legitimacy and altruism occur in Finland and how individual's subjective well-being relates to these factors. The data used in this study was collected in 2016 as a part of European Social Survey -series in Finland (n=1925). The data was analyzed with quantitative methods using IBM SPSS-statistics Data Editor 24.0 analysis software. The statistical methods used were factor analysis, cross-tabulations with Chi-Square test (χ^2) and multinomial logistic regression analysis.

The results showed that well-being and altruism are both high in Finland. Findings indicate that well-being creates a context for altruism, with positive well-being being conducive to greater altruism. Study results revealed signs of dissatisfaction towards the welfare system in Finland. Legitimacy preferences differed between the social groups in the society. Those who perceived their well-being as high showed more signs of dissatisfaction towards the welfare state legitimacy. No significant relationship was detected between legitimacy preference and altruism. There was no sign of “crowding out” effect while altruism is still high in Finnish society.

These study results suggest that welfare state legitimacy preferences are going to diverging paths in Finland. More research is needed to understand the reasons why those with high well-being do not support the welfare state as much as those with low well-being. High level of altruism should be seen as an asset among decision-makers. Further research should focus on the relationship between altruism and legitimacy to understand perceptions about deservingness, who deserves what and why?

Keywords: welfare state, legitimacy, well-being, altruism

The originality of this thesis has been checked using the Turnitin OriginalityCheck service

TABLE OF CONTENTS

1. INTRODUCTION	1
2. LITERATURE REVIEW	4
2.1 Welfare state regimes	4
2.2 Welfare state as an institution	9
2.3 Welfare state legitimacy	12
2.4 Well-being in welfare states.....	16
2.5 Altruism in welfare states	19
2.5.1 Altruism and family	21
2.5.2 Reciprocal altruism.....	22
2.6 Crowding out effect.....	25
2.7 Summary: The relationships between welfare state and altruism.....	29
3. AIM AND OBJECTIVES.....	31
4. MATERIALS AND METHODS.....	32
4.1 Data description	33
4.2 Study variables.....	34
4.3 Statistical analysis	39
5. RESULTS	46
5.1 Legitimacy	46
5.2 Well-being	49
5.3 The relationship between well-being and legitimacy	51
5.4 Altruism.....	52
5.5 The interplay between legitimacy, well-being and altruism	53
6. DISCUSSION	60
6.1 Summary of key findings.....	60
6.2 Strengths and limitations.....	64
6.3 Ethical considerations	66
7. CONCLUSIONS.....	67
8. REFERENCES	69

1. INTRODUCTION

Welfare state is an institution, a political process and major part of the everyday lives of its citizens. It provides possibilities and protection throughout a citizen's lifespan, from cradle to grave. (Forma, 1999.) Welfare state is designated as one of the most remarkable yet peculiar accomplishments, engaging ordinary citizens to voluntarily participate and support a mutual income equalization system (Kujala & Danielsbacka, 2015; Mau, 2004). Welfare state is an important determinant of health, mediating the extent and impact of socioeconomic positions on health and related inequalities (Bambra et al, 2008; Green et al., 2014). One of the key goals of the welfare state should be promoting health and well-being as well as creating society where everyone is equal (Svallfors, 2012).

European welfare states have gone through drastic changes during the past decades, resulting from demographic, economic and political pressures (Chung et al., 2018; Svallfors, 2012). These challenges intensified after the banking crisis in 2008, the following economic recession in 2009, and a longer-lasting fiscal and debt crisis across Europe. Consequently, the services and protection of the welfare state have weakened in many countries and resulted in diminishing support within the European Union. Declining trust for national governments and increasing polarization of citizens' interests highlights the importance of current research. For example, attitudes towards intergenerational help are changing, and individual responsibility is emphasized more. The extent and generosity of the welfare state is questioned: who deserves what and why? (Meuleman et al., 2018.)

Citizens' opinions and attitudes have been seen as a major factor influencing the structure and development of the welfare state (Svallfors, 2012). Within recent years, increasingly growing interest has seen rise in the identifying mechanisms that influence the attitudes of individual citizens in relation to the welfare state (Laenen, 2018; Mau, 2002; Svallfors, 2012). The citizen's attitudes towards the welfare state are now embedded in more general value systems regarding the relationship between the individual, the state and other institutions in the society (Blekesaune & Quadagno,

2003). Coleman (1982) has argued that the welfare state undermines social cohesion and creates a crowding out effect on civil society. The state outweighs the responsibilities previously fulfilled by the friends, family and community. Through the crowding out effect the welfare state weakens the norms of social trust and reciprocity, obviating the citizens need to care for one another (Brewer, Oh & Sharma, 2014.)

In addition to influencing attitudes, the welfare state has an effect on the health and well-being of citizens (Coburn, 2000; Green et al., 2014). People are more satisfied with life in European countries where quality of democracy is high and citizens believe in the legitimacy of their democratic regime (Ferrin, 2015). Citizens' attitudes are important when addressing the issue of welfare state legitimacy (Coburn, 2000; Toikko & Rantanen, 2016). To be effective, social policy should be accepted by the citizens whom it is meant to serve in the first place. The welfare state legitimacy relies on the question of how well the current system can correspond to the needs and expectations considering the well-being of citizens. (Forma, 1998.) Particularly after the financial crisis of 2008-2009, it is important to evaluate the role of welfare state legitimacy in Finnish society. Do Finnish people feel that the welfare state makes people lazy? Or is it economically unsustainable?

The welfare state is a major area of interest within the field of social sciences and has been studied by many researchers (Gelissen, 20002; Mau, 2003, 2004; Svalfors, 2012). The opinion studies in the area of social security have a long tradition in Finland (Allardt, 1992; Forma, 1998, 1999, 2007; Hiilamo, 2014; Kangas, 2005). Furthermore, the welfare state and its legitimacy have been investigated for decades. For example, Titmuss' *Gift Relationship* (1970) has provided extensive discussions about the relation of the welfare state and citizens' opinions. Even though the welfare states are a highly investigated topic, the studies conducted typically lack the interplay between micro and macro level factors. The studies have not been sufficient to combine the citizens opinion level to political decision-making at a national level and the linkage between these two remains unclear. (Laenen, 2018.)

This study contributes to this line of studies with the application of theories in connection to social mechanisms and a focus on the Finnish welfare state and its special

characteristics. Subjective well-being, welfare state legitimacy and altruism are considered within a macro-micro framework, acknowledging that social changes at the macro-level restructure micro-level conditions and possibly influence individual behavior (Coleman, 1990). The relation between the welfare state and altruism is complex. It is hoped that this research will contribute to a deeper understanding of the relationships between the welfare state and altruistic behavior. A full discussion of the alleged welfare states crisis in Europe lies beyond the scope of this study yet it will try to generate fresh insight into the Finnish society's perceptions about the welfare state.

This thesis has been organized in the following way. The literature review (2) will first introduce the fundamental concepts well-being, welfare state, legitimacy and altruism. Secondly the proposed mechanisms influencing welfare state preferences are introduced. Thirdly the most recent studies are introduced and the theoretical framework is summarized. The aim and objectives (3) combines theory and methodologic part of this study, presenting research questions and hypotheses based on the research problem. What is the attitude around legitimacy and altruism in Finland and what is the role of subjective well-being for the individual preferences?

Materials and methods (4) present the data and statistical methods used in the analyses. The data used in this study was collected in 2016 as a part of the ESS -series in Finland (n=1925). The process of constructing the sum score variables for the main variables of legitimacy and well-being are presented. Results (5) present the findings of the analysis. The relation between well-being and legitimacy and secondly between altruism, well-being and legitimacy are observed with cross-tabulations and multinomial logistic regression analysis. The latter part will concentrate on the proposed relationships between the welfare state and altruism. The Discussion (6) will focus on the study results within the context of the theoretical framework and previous studies. The reliability and possible strengths and limitations are presented. The Conclusions (7) reiterates the findings and suggests ideas for the further study.

2. LITERATURE REVIEW

General surveys, such as election studies, have occasionally investigated welfare attitudes from the 1950s onward. Systematic and extensive research has started in the late 1970s with a strong focus on the political legitimacy of welfare state provisions. This study relies on previous research addressing cross-national variations in the levels of public support for the welfare state (Chung, Taylor-Gooby & Leruth, 2018; Gelissen, 2002; Meuleman et al., 2018; Roosma, Van Oorschot, & Gelissen, 2014; Svallors, 2012). These studies have shown that even though there is generally a high level of public support for welfare states in Europe, important differences between states do exist. This study elaborates on the findings from the same studies that public support for the welfare state varies inside the countries, between social groups. This chapter will introduce the fundamental concepts used in this study welfare state, legitimacy, well-being and altruism and synthesize the previous research around these concepts.

2.1 Welfare state regimes

The welfare state model has been a characteristic feature for most of the Western European countries since the Second World War (Seliger, 2001). The concept of welfare state has been used differently within countries reflecting different kind of institutional structures and their impact on individuals' resources, health and well-being (Kujala & Danielsbacka, 2015; Saari, 2019). While all countries have their own unique model, the classification and comparing of welfare states has long been an interest in social policy (Gelissen, 2002). Countries can be classified in regimes where the state responsibility and the extensiveness of social benefits and services vary. These regimes are still broad generalizations, and there is no clear consensus on a framework to classify welfare states into strict regimes. (Bambra, 2006.)

The most well-known welfare state regime typology was introduced by Esping-Andersen in his book 'Three Worlds of Welfare Capitalism' (1990). The typology acknowledges three dominant welfare state regimes in Western Europe and North America: liberalism, Christian democracy (conservatism) and social democracy

(Ferragina & Seeleib-Kaiser, 2011; Kautto et al., 2002). Esping-Andersen's typology is based on the degree of decommodification, meaning the extent to which an individual's welfare is dependent upon the market, considerations of pensions, unemployment benefits and sickness insurance. The second dimension is the social stratification, referring to the role of welfare states in diminishing or maintaining social stratification and the roles of the state, family, market, and voluntary sector in welfare provision. (Bambra, 2007.)

The liberal regime (UK, Ireland, US, Canada, Australia) is based on the idea of private provision and market dominance. The decommodification potential of state benefits is low and social stratification is high in liberal welfare states. Preferably the state has to interfere only to ameliorate poverty and provide for basic needs, largely on a means-tested basis. The state provided benefits are modest with strict entitlement criteria. Furthermore, the recipients are usually stigmatised. (Bambra, 2007.)

Christian-democratic, also called as the conservative welfare states and Bismarckian (Germany, France, Austria, Belgium, Italy and, to a lesser extent, the Netherlands) are founded on the principle of subsidiarity and the dominance of social insurance schemes. In these welfare states the decommodification level is medium and the social stratification level is high. In conservative welfare states, social benefits are mainly administered through the employer and are earnings-related. Social benefits maintain existing social patterns, and the welfare programs are described as 'status differentiating'. (Bambra, 2007; Ferragina et al., 2011.)

The social-democratic welfare states (such as Sweden and Norway) provide a relatively high degree of autonomy and decommodification, decreasing the individual's reliance on family and market. (Bambra, 2007; Ferragina & Seeleib-Kaiser, 2011.) These welfare states are based on the principle of universalism where all citizens around the country have equal rights to comparatively generous benefits and services provided by the state. Universalism is based on the idea that citizens have a legal right to benefits. It is considered strong if everyone is included in the same system and receives the same benefits or services. However, universalism is difficult to achieve without tax

financing. Hence, these welfare states are also characterized with a commitment to full employment, income protection and a strong redistributive social security system. Universalism and the support for it are therefore based also on the idea that a majority of citizens actually rely on and use these benefits when in need. (Sipilä, Anttonen & Kröger, 2009.)

In many classifications the social-democratic welfare state regime is also understood as a Scandinavian regime or as the Nordic model. The Nordic countries of Sweden, Finland, Norway and Denmark are seen as a distinct unit of nations. The Nordic countries were among the most thriving industrialized countries in 1980s having their 'golden era'. These countries have aimed to combine economic prosperity with policies seeking high levels of equality and low levels of poverty. (Kautto et al., 2002.) Common features of Nordic states have been general revenue financing, a broad supply of social services beyond health and education, and active family policy encouraging gender egalitarianism and women's integration into the labour market (Hemerijck, 2000). Since the 1980s the Nordic welfare states have been under pressure to make changes in their welfare state systems, using reforms in different ways in each country. After the reforms, the Nordic countries still share some similarities, but political and macroeconomic development has gone on divergent paths since the 1990s (Kautto, 2002).

Even though Esping-Andersen's typology is widely used and acknowledged, it has also been criticized (Bambra, 2007; Ferragina & Seeleib-Kaiser, 2011; Gelissen, 2002). His way of building the classification around the study of social transfers (pensions, sickness benefits and unemployment benefits) has been seen as problematic. This kind of classification does not take into consideration the fact that welfare states are also about the actual delivery of services such as education, social services and healthcare. It is suggested that countries vary in terms of the emphasis that they place upon welfare state services and social transfers. In addition to Esping-Andersen's typology the current research acknowledges Mediterranean countries (Spain, Italy, Portugal, Greece) to constitute a separate Southern regime. The Southern welfare state regime is argued as rudimentary, since it is characterized by fragmented system of welfare provision,

consisting of multiple income maintenance schemes ranging from the poor to the generous. The support and reliance on the family and voluntary sector are important features of the Southern regime, while welfare services such as the healthcare system provide only limited coverage. (Bambra, 2007.)

This study is particularly interested in the characteristics of the Finnish welfare state. In Esping Andersen's typology, Finland belongs to the social-democratic regime, with a strong secondary Christian-democratic component (Ferragina & Seeleib-Kaiser, 2011). The political role of social democracy has not been explicitly strong in Finland (Sipilä et al., 2009), as it has its own characteristics but it can be seen as a little brother of the Nordic model (Kujala, 2015). Compared to other Nordic countries, the Finnish model has developed late but fast. By 1990, it provided a level of social protection to citizens that can be considered high by international standards. The coverage of social security is wide, but the level of benefits has been moderate compared to other Nordic countries. (Forma, 1999; Hiilamo, 2014.) The characteristics of the Finnish welfare model since 2000 are affordable services that are available to all, benefits are partly citizenship, occupational life and income based, small discrepancies in incomes, and a large number of women in the workforce. (Hellman et al., 2017.)

The Finnish welfare state model is presented below in Figure 1. It is based on two basic components: social security and welfare services. Both of these are important parts of social policy, aiming to promote citizens' well-being. Social security provides citizens monetary benefits to secure a standard of living, whereas welfare services are provided by the people in the society mainly to promote the quality of life. (Kröger, 2003.)

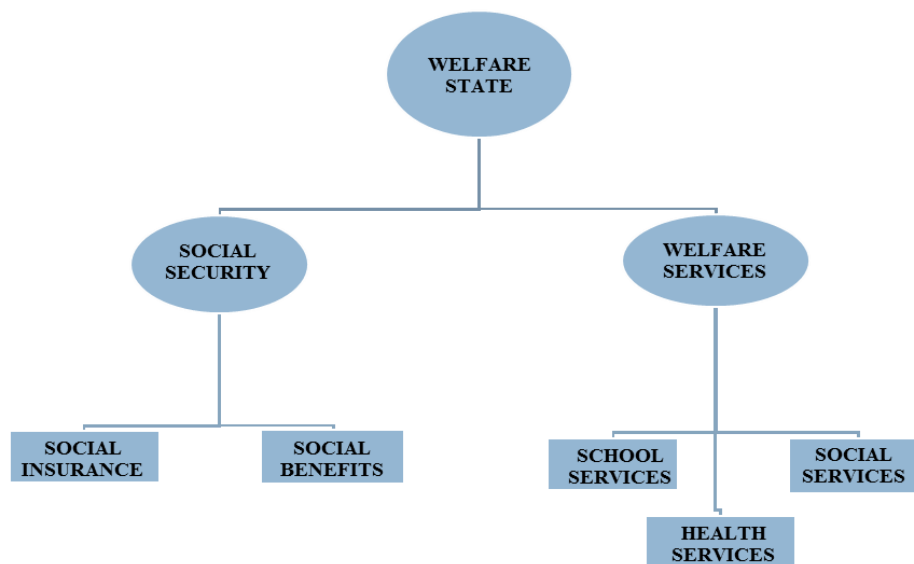


Figure 1. The basic structure of the Finnish welfare state (Kröger, 2003)

The provision of services is based on universalism, aiming to ensure that everyone is treated equally. Here universalism indicates the complete variety of benefits and services but also what is being provided. The benefits are usually decided in the municipality level by social service professionals on the basis of need. In Finland the school- and day care systems and the field of the provision of basic social security are the strong examples of universalism. The elderly has not been the most popular target of social investments in Finland and the social policies related to their care are prone to privatization and informalization showing weak universalism. (Sipilä et al., 2009.)

This chapter introduced the most common welfare state regimes. The classifications have long traditions and can be done in several ways. Despite the fact that welfare states have different forms it can be concluded that the European countries share the same goals for welfare politics that are described below in Figure 2.

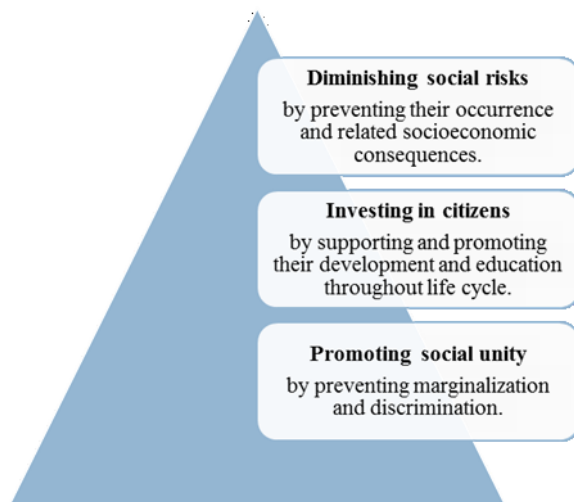


Figure 2. The goals of welfare politics in Europe (Sipilä et al., 2009)

Welfare politics can be used as a means of supporting, reforming, limiting, and investing in the citizens so that they can be active part of labor force and productive members of society (Sipilä et al., 2009). Across Europe, the welfare states are changing with substantial welfare reforms. The high tax level in the Nordic countries began to be excessively criticized as harming the dynamics of business life and economic growth after the recession of the 1990s. The demands to make the public sector economically sustainable reached record intensity after the global financial crisis in 2008. (Hellman et al., 2017.) Reforms are now taking place at different speeds and directions, such as retrenchment, recalibration, and even partly extensions. The future welfare states have new perspectives on the welfare state's goals and approaches. The importance of the current research should be to understand the citizen's values and opinions so that the future welfare states can be structured to maintain their legitimacy. (ESS, 2016.)

2.2 Welfare state as an institution

In welfare state research, it is often assumed that the public support for social welfare is related to the institutional design of welfare policies (Blomberg & Kroll, 1999; Forma, 1999; Gelissen, 2002; Laenen, 2018). "Institutions" refer to laws, regulations and practices that broadly organize society. A welfare state is an institution that unifies democracy, social world and economy and aims to find a balance in the quality of life

between individuals and groups in a society by means of institutionalised reciprocity (Mau, 2003). Therefore, the institutional structure of the Finnish welfare state and its redistributing and behavior adjusting features have a key role for promoting well-being and especially of those who are worse off in the society (Saari, 2017).

Since the welfare state is a redistributing institution, based on the collective sharing, the distinction between the people who are “better-off” and “worse-off” is an important notion. This distinction includes class, income, education and labour market status. People who are worse-off in the society need the services and benefits provided by the welfare state more than the people who are better-off. The more vulnerable the individual is the stronger is the support for the welfare state. (Forma 1999; Gelissen, 2002.) According to self-interest theory, the most supportive individuals of certain public policy are the one who are benefitting the most from it. In reverse, people who think they will be required to pay for it will be correspondingly less supportive. (Blekesaune & Quadagno, 2003; Saari, 2017.)

Individual and country-level factors both explain the attitudes toward the welfare state and its social policy (Blekesaune & Quadagno, 2003). At the country level, existing social policy frameworks and values of the welfare state regime can influence citizens' attitudes about welfare state solidarity. Existing social policy system can create incentives to behave and believe in a way that sets a particular path of development. Changing this path would have high costs that often follow from any change in a policy to which individuals have adapted their behaviour. (Pierson, 1994.) Investigating the extent of public commitment to welfare solidarity and fairness can give information about the relation between institutional arrangements and citizens' attitudes (Svallfors, 1995; Gelissen, 2002). For instance, over the years the Finnish welfare state has had broad support among citizens, with universalism highly supported (Forma, 1998; Sipilä et al., 2009). Most of the Finnish people believe that the state has the main responsibility to take care of the most vulnerable in society. These attitudes are associated with extensive resourcing of social welfare institutions and policies (Forma, 1998; Toikko & Rantanen, 2016.) Finnish people have then adopted a comprehensive

welfare-service system, and most likely would not easily regard it in their self-interest to alter it fundamentally (Blomberg & Kroll, 1999).

At the individual level, the support for social services and benefits depend on individuals' beliefs about the need and deservingness of the provided help and assistance. Citizens' opinions should be taken into account in democratic societies as the welfare state is an institution of collective solidarity. The citizen's opinions about the welfare state can measure the strengths of solidarity in the society since the willingness to maintain and finance the welfare state can be regarded as a proxy for commitment to solidarity. (Forma, 1999.)

Institutional context of the welfare state is presented below in Figure 3 based on the contextual explanation of Gelissen (2002). The figure presents the foundation for the theoretical framework of this study. The institutional form of the welfare state (macro level) influences the individual level (micro level). The social position of an individual in the society affects the extent they are supportive of their welfare system. Together the macro and micro level determinants shape the individuals' opinions about welfare state legitimacy.

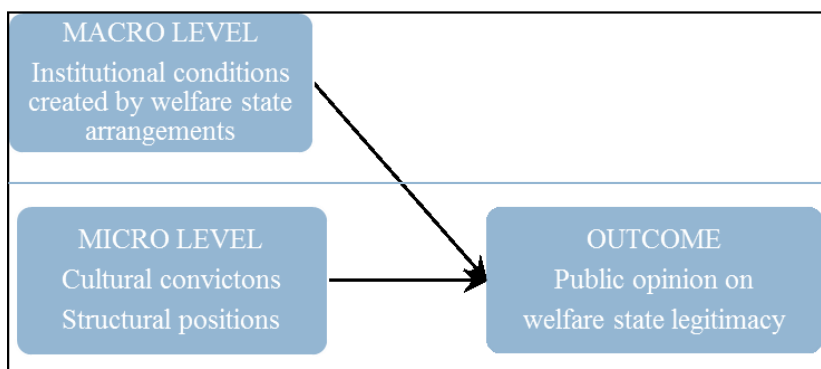


Figure 3. The structure of contextual explanation (Gelissen, 2002)

In general, the welfare state's extensive institutional arrangements have had wide support in European countries (Mau, 2003; Svallfors, 2012). Even though there is no clear connection between public opinion and political decision making, studies have

shown that the welfare state structure affects its legitimacy among citizens (Forma, 1998). Over the last three decades, there have been a few signs of a welfare backlash or a legitimacy crisis of the welfare state (Gelissen 2002; Schönek & Mau, 2015). The legitimacy of the welfare state is discussed in more detail in the next chapter. By measuring people's opinions about the key institutions in society, it was found that institutions should engage more with marginalized groups. When examining trust in the police, politicians, parliament, or legal institutions and satisfaction with the economy, public services, government and democracy it was found that those being part of a discriminated group, having lower education, being women and being middle-aged have more negative view of the key institutions. (Harrison, Saini & Zwiener, 2016.)

2.3 Welfare state legitimacy

“There is legitimacy when there is a widespread belief among citizens that, in spite of their shortcomings and failures, existing political institutions are better than any others that might be established.” (Morlino, 2009)

The concept above applies well in countries where transition towards democracy is still ongoing. In countries where democracy is well established and deeply rooted, the strongest notion referring positive attitudes are towards democratic institutions that have been active for decades. In these well-established democratic countries, there is often a process of anti-legitimation where negative attitudes have started to arise. In such situations, the criticism and negative attitudes are not directly towards democracy but in relation to the specific institutions that in the eyes of citizens work poorly. (Morlino, 2009.) In this study legitimacy means the level of acceptance for extensive welfare services and benefits and the level of support for funding this system (Forma, 1998).

The *type* of welfare state regime is important in relation to support for the welfare state. Social policies based on the principal of universalism are supposed to be more legitimate compared to more selective policies. In universal programmes everyone in the society is eligible for social benefits, but in selective programme, the policies tend to split the citizens into two groups, those who pay and those who enjoy the social benefits. The Finnish welfare state is assumed to be based on the common agreement

for equity and equality. This way the Finnish welfare state is not perceived only as an economical matter. (Forma, 1999.)

Citizens' attitudes toward the welfare state should be seen as a key components of social order, governance, and legitimacy of modern societies. Attitudes give information about the legitimacy of existing social arrangements: Are they accepted only because people see no alternatives or are they normatively grounded? (Svallfors, 2012.) When studying the welfare state attitudes the political affiliation is almost without exception included in background variables. Political affiliation of the respondent can help to understand the nature and source of social problems in society. Roughly said, the "Rightist stance" is that individuals are responsible for their own well-being and should solve their own problems themselves. The "Leftist stance" is the opposite, supporting the state responsibility whereas the economic situation or bad policies create unemployment and other social problems. (Forma, 1999; Gelissen, 2002.)

When the whole society and not only the poorest are included to the social policy, welfare state institutions have better acceptance and support, meaning higher legitimacy. Life situation and socio-economic position partially determine the individual's interest toward welfare state. (Forma et al., 2007.) In general, women have higher probability to agree with welfare state solidarity than men. The longer duration of people's education, the more they consent to welfare state solidarity. A higher educational attainment, lead to more support for an extensive or intensive welfare state. (Gelissen, 2002). Age is an important factor when studying the welfare state attitudes since welfare state legitimacy can be conceived as a generational contract. The working age population agrees to support the young and the elderly through a social security system of transfers, services, contributions, and taxes. But in return getting the support back for their offspring and when they are getting older themselves. With this intergenerational contract arises the risk of age conflicts. Such issues have become increasingly apparent because of the changing age structure of European countries. A combination of increasing longevity and declining birth rates in European welfare states raises demographic challenges how to adapt with the problems posed by aging populations. (Schnabel, Svallfors & Kulin, 2012.)

Including middle-class in comprehensive welfare states with insurance schemes and earnings related benefits are important for ensuring legitimacy, since the citizens usually support the existing policy structure when it is seen as a good buy (Mau, 2004.) Moreover, people tend to support the social services or benefits which they will most likely use themselves now or in the future (Saari, 2017). Free education and affordable health care has been among the factors explaining why high taxation is widely accepted in comprehensive welfare states. (Hannikainen-Ingman & Saikkonen, 2017.) Nordic countries have been especially successful in forming a system that also serves the needs and requirements of the middle-class. In Nordic countries, citizens tend to believe that social benefits will lead to more equality, whereas in the Eastern European countries, most of the citizens believe the opposite. (Ochsner et al., 2018.)

Discussions about welfare state anti-legitimacy from time to time question the wide support. Recurrent debates about the welfare state legitimacy crisis have occurred as critics claim the middle-class will no longer support the welfare state structures. (Forma, 1998; Mau 2003; Schönek & Mau 2015.) The crisis central discussions have been common in Finnish political debates repeatedly since 1954 (Saari, 2019; Sipilä et al., 2009). Two opposing views exist about the reasons and nature of welfare state legitimacy. First, the rationalist understanding where the self-interest and given benefits are the strongest driving force for supporting welfare state. In this sense, there are no altruistic citizens aiming for common good. Alternatively there are rational calculators favoring situations from which they themselves benefit the most. The second view emphasizes the moral aspect of the welfare state as being that which makes it worth supporting. Within this argument people are at least reciprocally altruistic. This ‘quasi-Titmuss paradigm’ assumes that the welfare state fosters a sense of shared obligation through persuasion and moral argument. Therefore, welfare can be seen as an expression of altruism that is a part of people’s sociability. (Mau, 2004.) But when the solidarity between the rich and the poor, ordinary citizens and decision-makers, is debated, the legitimacy of the welfare state is questioned (Meuleman et al., 2018).

Based on the European Social Survey (2016) a great of support exists among Europeans for welfare redistribution. The ideology that national governments have a responsibility

for the well-being of vulnerable groups is still widely supported. The economic hardship and its consequences have not deteriorated the legitimacy of welfare states. A resemblance can be seen with ESS data from 2008/09 showing patterns of stability rather than marked change. However, critical opinions have risen regarding economic and moral consequences of welfare state provision in Europe. (Meuleman et al., 2018.) For example, the level of perceived inefficiency or dependency on the national social security system are issues to question welfare state legitimacy. The welfare state is criticized for creating passive behavior which is problematic for individuals and organizations. The welfare state becomes a part of the problem and not the solution if it produces unwanted behavior. (Saari, 2017.) However, most of the criticism tends to focus on the side-effects of the welfare state, rather than the fundamental principles.

Also, Europeans have a positive perception about the social advantages of welfare provision, reducing inequality, and leading to better quality of life. (van Oorschot, 2017.) In Finland, radical changes to the welfare state systems are opposed. The existing systems are supported more than new or optional ones. Now, after the financial crisis and changes in welfare state services and benefits, new research is needed to see if the welfare state legitimacy is still strong in Finland. (Forma et al., 2007.)

In Nordic countries, the level of support for welfare politics has been remarkably high. So far there have been no public propositions to change how order, safety and security, and basic health care could be ensured without the state. However, citizens' solidarity and trust to the state to protect and organize their rights have decreased in recent years. Less people are part of labor organizations or other interest groups that strive to protect their rights. Workers see themselves also as taxpayers, beneficiaries, consumers, and often as owners. The middle class' standards for public services are getting higher meaning that improvements should be done to ensure their support. In Finland, the challenge to solidarity and universalism is that the most well off citizens do not rely on the universal benefits anymore and are seeking security and services elsewhere. (Sipilä et al., 2009). The study results that citizens feel the institutional structure of the welfare state makes people lazy, shows also a sign of diminishing welfare state legitimacy (Saari, 2017).

2.4 Well-being in welfare states

“Well-being” is a sustainable condition that allows the population or individual to develop and thrive (Ruggeri, Garzon, Maguire & Huppert, 2016). One of the main responsibilities of the welfare state is to promote health and well-being for all in the society. An increasing number of studies have examined the possible health impacts of the welfare state regime where one lives, since the state-provided welfare benefits, services, and public amenities have a major role for citizens’ health and well-being. (Bambra, 2009; Quick, 2015; Green et al., 2017.) Governments are increasingly measuring subjective well-being now that it is recognized that well-being helps to identify the usefulness of policies. Previously, the governmental focus has been more on the economic growth, with the assumption that promoting economic growth is the best way to promote well-being. Now it is more established that well-being can help to engage people with policies and political processes. (Huppert & So, 2011; Quick, 2015.; Ruggeri et al., 2016.)

Subjective well-being research analyzes the possible benefits of “happiness”. Here the concepts of subjective well-being and happiness are used unanimously. Well-being is an important outcome having its benefits for both the individual and society. When policies are intended to achieve better well-being, other benefits can also be reached. People who are at least mildly happy most of the time have better relationships, more stable marriages, and more self-confidence and are better creative problem solvers with broader focus of attention. Evidence suggests that happier people are healthier and live longer, indicating that happiness is not only about feeling good, but it is good for health as well. (Huppert & So, 2011; ESS, 2013; Biswas-Diener et al., 2004; Ruggeri et al., 2016.)

Subjective well-being is composed of emotions, provoked by many aspects of life together with an individual’s personal ideology and how these aspects are related to other people. People aim to pursue happiness in their own life, but there is also growing support for the assumption that individuals care about and value the happiness of others. (Veenhoven, 2009.) An important assumption for this thesis is that the people who are

at least mildly happy are more likely to volunteer or engage in altruistic behavior (Biswas-Diener et al., 2004).

It is argued that the more policy outcomes fit together with an individual's own ideology and preferences, the higher is the level of subjective well-being. In Europe, the countries where democracy performs better (for example, Nordic countries), the levels of satisfaction with life are higher compared to countries where democracy performs worse, such as Russia or Ukraine. (Ferrin, 2014). In more democratic countries, the politicians are less corrupt and more responsive to citizens' preferences, influencing higher levels of subjective well-being. (Ovaska & Takashima, 2010; Ferrin, 2014.) Correspondingly, positive association seems to exist also between legitimacy beliefs and satisfaction with life. The more a country's political system is perceived as legitimate, the higher the subjective well-being. Still, caution is needed when supporting the statement that democracy enhances well-being, because democratic performance goes also hand-in-hand with economic performance. Well-being can then be related to economic wealth rather than to democratic quality. Furthermore, European countries with different degrees of democratic quality can have similar levels of satisfaction with life, for example Kosovo compared to Portugal. Democratic legitimacy is important for ensuring the continuation of the welfare state but also for ensuring the well-being of the citizens. (Ferrin, 2014.)

Well-being is influenced by many factors at both micro and macro level. Social determinants of health refer to the living conditions where people are born, raised, work, live and age. These circumstances of daily life are influenced by structural drivers: economic arrangements, distribution of power, gender equity, policy frameworks, and the values of society. Social determinants are crucial for public health, while they have been proven to affect the health and well-being of individuals in various and complex ways. The social determinants of health are strongly related to inequalities in health, which are a major global health challenge. Health inequalities mean systematic differences between population groups in ability to function, health, morbidity, and mortality. Health inequities are unnecessary and unjust. Reducing these inequities in the

social determinants of health will improve the prospects for health and deliver extensive social benefits enabling individuals to achieve their capabilities. (Marmot et al., 2010.)

Welfare states can influence citizens' well-being in many ways, and higher government spending is associated with lower inequalities in well-being (Quick & Abdallah, 2016; Ovaska & Takashima, 2010). Welfare policies have reduced inequalities in income, housing quality, health care access, and other social and economic outcomes in Europe. However, it has been insufficient to eliminate health inequalities (Kautto, 2002). Socioeconomic inequalities in health are a disappointment of public health in Western countries as health inequalities still persist. On some measures, health inequalities have even widened in European countries, also within most generous welfare arrangements. (Mackenbach, 2012.)

It is more common for the well-being research to focus on policies to increase average population well-being, giving less notice to the question of who is likely to win and who is likely to lose from given policies or interventions. (Quick & Abdallah, 2016.) A welfare state should, above all support the ones most in need in the society. It should promote a better standard of living, quality of life, and lifestyle, especially for those in lower socioeconomic status in the society. Providing the possibility to succeed and accomplish in life despite one's socioeconomic status, have been fundamental to welfare states legitimacy (Saari, 2019.) States might reduce health inequalities because they are morally unjust, but also because it will benefit society. Reducing inequalities can have economic benefits in reducing losses from illness associated with health inequalities. These currently account for productivity losses, reduced tax revenue, higher welfare payments, and increased treatment costs. (Marmot, 2010.)

In a global context, the level of well-being is comparatively high in Finland. Finland has been ranked highest on the UN global happiness index in 2018 and 2019. In this happiness index, 156 countries are ranked based on factors such as life expectancy, social support, and levels of corruption. Finland has high values for all six of the key variables that have been found to support well-being: income, life expectancy, social support, freedom, trust, and generosity. (Helliwell, Layard & Sachs, 2018; 2019.) Self-

reported health has remained stable over the last ten years in Finland and life satisfaction is among the highest in the OECD countries. On a scale from 0 to 10 Finnish people evaluate their general satisfaction with life 7.5. This is higher than 6.5, the OECD average. Since 2005, the life expectancy at birth has improved by 2.5 years, which is a stronger gain than the OECD average increase, 1.7 years. (OECD, 2017.)

2.5 Altruism in welfare states

Altruism, meaning unselfish concern for other people's happiness and welfare, is an important feature of welfare states as it can be seen as crucial part for maintaining affluent society, where safety and support are guaranteed especially for those most in need (Flescher & Worthen, 2007). Altruism can improve the well-being of both the giver and the receiver of the altruistic deed. (Pessi & Saari, 2008.) Altruism is an action done without assuming any favor in return. By its very inward dynamic altruism enhances well-being and contributes to health as long as it is not experienced as overwhelming. Hence altruism appears to be one of the factors increasing the odds of well-being and better health, but it is not a guarantee. (Post, 2007.)

Altruism is a fundamentally simple idea, taking the interests of the other as one's own, but the implications of it and association with morality makes it much more complex and an area of interest in many research disciplines (Scott & Seglow, 2007). The existence of altruism has counter arguments even to the point of arguing that there is no such thing as altruism, it is just a disguised form of egoism. Hardin (1993) argues that if a person derives pleasure from helping others, it could be then assumed that the person seeks individual pleasure rather than the good of the other. Egoistic individuals, who care about no one else's welfare than their own, are unusual but also are people who purely have a regard for others. The interesting question for welfare state research is how altruism, norms and economic incentives interact in an extensive welfare state. (Mau, 2003.)

In this study, altruism is considered from the social sciences point of view. Proper introduction of altruism to the field of social sciences was done by French philosopher

August Comte in the mid-1800's. He described altruism as the desirable future state of humanity, the most important sociological question, and a counter-concept to egoism (Pessi & Saari, 2008). For Comte altruistic and egoistic behavior are evident in both animals and humans, but only humans can reach the highest point of altruism, providing a powerful impulse for intellectual and moral development. Emile Durkheim shared the overall view about altruism with Comte, arguing that wherever there are societies, there is also altruism, but the question is more of the forming differential communalities in different circumstances. For Durkheim, altruism was not only a behavior or a motivation, but a social moral norm (Bykov, 2007.) Since Durkheim's studies, the common belief has been that altruism can measure the well-being of the society as we can get a perception how much citizens' care for each others'. The society can be considered as healthy when a certain level of altruism is attained. (Pessi & Saari, 2008.)

Donating blood is a classic example of altruism. Donating blood does not give any major rewards, but neither are there any penalties for not donating (Scott & Seglow, 2007). Titmuss (1970) argued that above all, because donating blood is a symbolic gift of life to an unnamed stranger, it becomes a particularly altruistic deed. In his most famous book, *Gift Relationship* (1970) Titmuss presents his theory on altruism as a foundation for social policy. He argues that the choice to give blood is 'creative altruism' where the donor expresses trust that strangers would give someone the same gift in return if needed. Titmuss has made major contributions to discussion of the welfare states. As stated in earlier chapters, the welfare state has an effect on citizen's attitudes and values. According to Titmuss, the main purpose of the welfare state is to encourage feelings of altruism through redistribution and equal social services. He believed that a welfare state's justification is closely interwoven with its moral appeal. Citizens' moral horizons will broaden and they will be willing to contribute to the collective good as a byproduct of the institutionalization of public welfare provision. Providing equal living conditions would help to foster solidarity and to facilitate a better social climate. In contrast, wide disparities in living standards would poison the relationships between social groups in the society. (Mau, 2003.)

In contrast to economic thought, where self-interest is the guiding principle of human motivation, a study by Akinin et al. (2010) suggests that the reward experienced from helping others could be a profound part of human nature, appearing in various cultural and economic contexts. Within this reasoning, individuals gain emotional benefits from sharing financial resources with others. (Akinin et al., 2010.) Altruism in the welfare state can be assessed through ‘the moral economy’ concept where acceptance of welfare exchanges rests on moral assumptions and ideas of social justice. In society, social transactions are a unit of shared moral assumptions regulating which needs, demands and entitlements are regarded as justified. (Mau, 2003.)

2.5.1 Altruism and family

After the rise of the welfare states and development of economic systems the safety net for individuals has changed in Western countries. The welfare state structures, such as the social security system, are crucial for individuals’ financially, safe, and security. For an individual, the immediate social circle has been the most important source of help. Now family, public authority, markets, and organizations are together the sources for people’s livelihood and security. The importance of these areas to each individual’s well-being varies in different welfare state regimes in different times. (Esping-Andersen, 1990; Hämäläinen, 2017.)

Even though the welfare state decreases the need for unofficial help, it has not diminished the importance of family. (Igel & Szydlík, 2011; Szydlík, 2016). The wide services and benefits offered by the welfare state can support the possibility to have time and resources to help family and the immediate circle of individual. For instance, with increased public transfers and social services, sporadic help is more likely to occur in European welfare states. Most help and support is provided voluntarily in Northern Europe, but less intensely than in continental and Mediterranean countries, where helping is more often perceived as obligatory. (Brandt, 2013.) In Finland the children do not have legal responsibility to take care of the parents in old age, nor do the parents have a legal obligation to take care of children after they become of age. Still, intergenerational support is active in Finland. (Hilamo, 2014; Hämäläinen, 2017.) The

help is offered often and the parents also provide their help to adult children and grandchildren. However, the help given is less time consuming compared to the countries with less comprehensive social protection. (Albertini et al., 2007; Igel & Szydlik, 2011.)

Family and state can complement one another as public investments ‘crowd in’ grandparental willingness to engage in childcare. On the other hand, public investments have ‘crowd out’ the intensity of this intergenerational care. Leading to a solution where grandparents take care less time-intensive care and public institutions provide regular, time-consuming childcare services. (Brandt, 2013; Igel & Szydlik, 2011.)

2.5.2 Reciprocal altruism

In reciprocal altruism, helping others is based on the assumption of getting the same help back in the future. Altruism is then defined as an act of helping another while incurring some cost for this act. The cost might be beneficial to incur if there is a chance of being in a reverse situation. For example, if the individual who received help helped before may perform an altruistic act towards the individual who helped them initially. This definition has met criticism compared to pure altruism, where there is not any interest or expectation of reciprocity. (Kujala & Danialbacka, 2015; Post, 2007.) Reciprocity is an important concept for understanding why people support collective welfare arrangements. In reciprocal exchanges, individuals care about the well-being of others and about whether the processes are considered fair or violating social norms. In this institutionalized reciprocity, citizens also expect to some extent a reward for their efforts which can be either material or symbolic. Highlighting reciprocity as an important principle for organizing and legitimizing welfare exchanges makes obvious that the reasons why citizens support transfer policies have to be located within the social logic of the exchanges themselves. (Mau, 2003.) The interesting question is whether the welfare state makes the citizens more or less altruistic. Can the institutional structure create public-spirited citizens? In welfare state, helping others is intertwined not only to the social status and resources of the helper and the receiver, but also to the societal structures. Citizens have certain opportunities to help and interact in the society

in terms of socioeconomic status, but also depending on the culture and the behavior model's common in the society. (Pessi & Saari, 2016.)

With regard to the welfare state, an individual's deliberations are based upon moral assumptions to decide whether people regard a certain distribution of costs and benefits fair in the society. The concept of reciprocity can then provide a better understanding of the endorsement or opposition to redistributive policies in the welfare state. (Mau, 2004.) One reason for the wide support for the welfare state is the human tendency to act reciprocally. Shared belief that everyone is participating for the common good (such as paying taxes) that is, the principal of universalism, is crucial in all welfare state regimes. The expectation for reciprocal behavior works also the other way around. Individuals who 'misbehave' and don't pay taxes or move abroad to avoid high taxation are scorned. They may be referred to colloquially as "free-riders". These people don't participate in the common activities or pay back the benefits they have received such as free education, health care or a safe living environment. (Kujala & Danielsbacka, 2015.)

Reciprocal altruism can be seen in all of the welfare state regimes and their principles. In liberal welfare states (such as USA, UK) the individual is mostly responsible on his or her own income and wellbeing. Individual freedom is emphasized at the expense of state's role. Public support for social risks is only marginal or means tested and can widen the health inequalities between those who are better and worse off. The operational logic of a conservative welfare state regime is on a reciprocal basis: you get what you have paid for, as the system is based on social insurance schemes. Especially in the social democratic/Nordic regime reciprocal altruism is important. Universalism is the corner stone, since everyone pays and receives, making the system reciprocal and fair. High taxation is commonly accepted when extensive and well established social services are in place. In the Nordic regime, it is widely accepted that the state should have the biggest role in taking care of those most in need, not the relatives or the voluntary sector. (Kujala & Danielsbacka, 2015.)

Seeing that the welfare states differ immensely of social services and benefits, the regimes can be evaluated based on "defamilisation". This tells how much the welfare policies decrease the individual's dependency on his/her friends and family. (Esping-

Andersen 1990; Titmuss 1983.) Traditionally, Nordic countries are seen as countries with a high proportion of defamilisation, as these countries emphasize universalism. However, high defamilisation is argued to cause the “crowding out” effect, where the altruism between relatives would decrease because of the widely available public services and benefits. In contrast, some argue that extensive welfare state structure gives people more time and opportunities to act altruistic, causing “crowding in” effect. (Szydlik, 2016.) Wide and extensive social policy can promote solidarity, creating the time and resources for people to help others. With this argument the welfare state has a rather supportive role for the citizens’ attitudes and motives toward altruistic behavior. In practice, the state can promote altruistic behavior through city planning and construction, providing good circumstances for helping others. Also supporting citizens’ movements, organisations and also participation to democracy can promote altruistic behavior. (Pessi & Saari, 2016.)

In Finland the commitment of the state to take care of the most vulnerable is strong. During the upswing of welfare states after the Second World War, the role of the state to secure well-being for all increased tremendously. In Finland, the role of the state and its social security system expanded from 1960 onward, decreasing the individual’s dependency on family. At the present time, the welfare state supports individuals in multiple ways, from cradle to grave as stated previously. The support is usually emphasized in the early stages and the latest of life. During working age, the publicly produced well-being and the need for support from the state is less. Still, the state stands behind the individual throughout the lifespan, supporting during the difficult times or crisis such as unemployment or illness. (Hilamo, 2014; Hämäläinen 2017.) Finnish people also actively help each other. The most common motive for helping others is the joy gained from helping others. Other common motivators are compassion and the feelings of justice and responsibility. (Pessi & Seppänen, 2011.) Figure 4 below shows that when compared to other countries Finnish people seem to be above the average when it comes to helping others in need. The level of social support has stayed relatively stable in Finland over the last ten years. (OECD, 2017.)

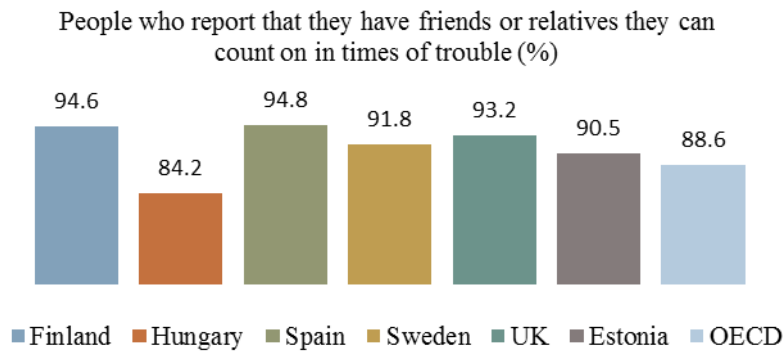


Figure 4. Level of support from immediate circle of friends and family in OECD countries (2017)

Reciprocity is an important part of the welfare state support. Within reciprocal altruism and the free-rider dilemma the legitimacy opinions become visible. Differing opinions how the free-rider problem is perceived come from the socioeconomic differences in the society. The bigger the gap in the socioeconomic inequalities, the more the better off citizens emphasizes or exaggerate the misuse of the welfare state. The responsibility of the decision-makers is to follow and respect reciprocity, thereby maintaining the welfare state legitimacy. (Kujala & Danielsbacka, 2015.) More research is needed to understand the Finnish altruism. This is particularly important to guide future decision making, when challenges such as aging are tackled.(Pessi & Seppänen, 2011).

2.6 Crowding out effect

Recently, a considerable literature has grown around the theme of “crowding out”. The extensive welfare states have been accused of reducing the importance of other actors in the society, leading to a diminished civic engagement (Dahlberg, 2005). A “crowding out” effect means that behind its good intentions, the welfare state “crowds out” social capital such as networks and trust in the society, eroding the solidarity and altruistic behavior. The crowding out effect could increase social isolation and self-centeredness, leading to a decline in commitment of civil society’s norms and participation. (Arts & Van Oorschot, 2005.) It is claimed that societies would function better if citizens would spontaneously interact and care for one another without the extensive welfare state structures interfering (Gelissen, 2002).

The crowding out hypothesis has been investigated in terms of blood donations. As previously mentioned, Richard Titmuss introduced his well-known crowding out hypothesis in 1970, that monetary compensation for donating blood might reduce the supply of blood donors. Donating blood is commonly agreed to be an altruistic deed where the blood donor doesn't precisely know the value of the deed for the others, but is acting on the basis of a good will. (Costa-Font et al., 2013.) After Titmuss, other studies (Frey & Oberholzer-Gee 1997; Bolle & Otto 2010; Costa-Font, et al., 2013.) have also shown that using monetary incentives can be disadvantageous, leading to a decrease rather than an increase of the targeted activities.

In crowding out theory, civic engagement will deteriorate when civil society lacks responsibility and practice. However, this argument relies on the assumption that there are certain responsibilities and duties to perform in the society, and the welfare state takes over all of these, ultimately leading to a crowding out effect. (Arts & Van Oorschot 2005; Dahlberg, 2005.) The opposing reasoning is a complementary relationship where the welfare state and civil society don't perform the same duties and responsibilities. Then the "crowding in" of civic engagement occurs when extensive welfare state provides citizens with the financial resources, security, and the free time needed to be involved in voluntary activities. (Dahlberg, 2005; Stadelmann-Steffen, 2011.)

The type of the welfare state regime can affect the social contacts in the society as stated in previous chapter. In Mediterranean welfare states, people have more social contacts with family and friends than in Scandinavia. In this case the crowding out effect occurs in Scandinavian welfare states when the oldest people don't have the social contacts as strong as they do in the Mediterranean states. However, when comparing 23 European countries with differing welfare state regimes, national levels of participation in voluntary associations, trustworthiness, and spending time with family did not differ significantly among the regime types studied. Furthermore, in more developed welfare states, the tendency for social capital levels was slightly higher, especially regarding

trust and active participation. No evidence was found for the crowding out hypothesis. (Arts & van Oorschot, 2005.)

At the individual level, the regime where one lives has an influence on social capital. However, there is only evidence for a crowding out effect with regard to trustworthiness. People's experiences with universal social programs tend to stimulate individuals' trust in institutions, but personal experiences with selective programs tend to have the opposite effect. (Arts & van Oorschot, 2005; Rothstein, 2003.) Studies testing the crowding out effect haven't found proof to support the crowding out effect on a larger scale. In Europe, most studies concentrating on social capital have disproved the crowding out effect in longitudinal studies (Freitag 1999; Hall, 1999; Meer et al., 2008; Siisiäinen, 1999).

Meer et al. (2008) studied the crowding out effect in the welfare state based on the European Social Survey data. Contrary to the crowding out effect theory, in the countries that had higher social security spending, individual acts of social support were not decreased. The higher the average income of a country, the more inclined were its citizens to provide for one another. Economic security strengthened rather than weakened social ties, nor was there a support for the assumption that the welfare state would crowd out social solidarity. The differences between income categories in terms of providing help were smaller in the states with higher economic development. (Meer et al., 2008.)

This opposite effect is referred as a "crowding in" effect. The supporters of crowding in believe that a well-developed welfare state with extensive social security program creates the structural and cultural conditions for a thriving civil society. In such regimes, the welfare state invests in voluntary organizations, allowing people the financial resources and the free time to actively develop their social capital (Arts & van Oorschot, 2005). For example, in Sweden more of a crowding in effect can be seen during the welfare-state development in terms of increased political engagement, volunteering and on trust in others (Rothstein, 2001). In the Netherlands, a time period of over 40-years showed an increase in participation in voluntary organizations and in other civil-society

networks and no decrease in the pro-social attitudes such as trust in others, showing no effect of crowding out (De Hart & Dekker, 1999).

In addition to crowding out altruistic behavior, extensive welfare states are criticized for causing inefficiency and dependency through state-provided services and benefits. In modern welfare states, the number of those living on transfers has risen extensively. The endogenic preferences dilemma refers to a mechanism where individuals tend to adapt their behavior to institutional structures in a way that minimizes their own need for efforts thus maximizing the economic benefits and possible free-time. The welfare state decreases the need for an individual's own efforts when state provided benefits and services increase the individual's gratuitous income. For example, citizens who earn just slightly over the government's safety net have an incentive to use transfer programs instead of working. In determining whether the transfer programs are socially beneficial, reconsideration is needed to assess whether it is likely to increase the number of citizens getting the help. The state has an endogenic preferences dilemma whenever the given help promotes the conditions that stimulate such aid. For the future of the welfare state, it is important to understand this dilemma and its moral ground; how the citizens feel about the state responsibility versus the individual's own efforts and responsibilities; The state needs to correspond to the moral ground together with the economic sustainability and to understand how the citizens feel about the state responsibility versus individual's own efforts and responsibilities (Saari, 2017.)

One view is that the crowding out and crowding in go hand in hand in welfare states. When state activities substitute for social volunteering in some places, in other places they can be found to have a stimulating effect. (Stadelmann-Steffen (2011.) Nevertheless, it is now well established from a variety of studies, that the welfare state can cause a crowding out or crowding in phenomenon, but to understand the phenomenon fully, more research is needed. Further analysis would give important understanding and new perspective of the relation of welfare and social capital and the societal effects of the welfare state (Arts & Van Oorschot 2005)

2.7 Summary: The relationships between welfare state and altruism

This section has provided a brief summary of the literature relating to welfare state, its legitimacy, well-being and altruism. Thus far, the thesis has argued that welfare attitudes are important in understanding the citizens' preferences to help shape policy reforms in welfare states. Attitude studies can provide information about the impact of policy change on political legitimacy because it provides data on how people perceive the new developments. (Chung et al., 2018). The future welfare state requires active citizenship and involvement for common good (Hänninen, 2017). Welfare state legitimacy and altruism are both part of a fundamental question about the role of the state in the society. Active civil society and institutional capacity are both needed to maintain welfare state legitimacy and improve population health.

The theoretical framework for this study can be illustrated with Coleman's boat in Figure 5. Explaining with the mechanisms relies on the argument that it is not enough to state only the causality between the factors but also to elaborate on how the causality is formed, i.e. describing the mechanisms that are causing the relation. The mechanism perspective relies on the argument that explanations relating only the macro properties to each other (arrow 4) are unsatisfactory. These kinds of explanations don't specify the mechanisms by which macro properties are related to each other. (Hedström & Ylikoski, 2010.)

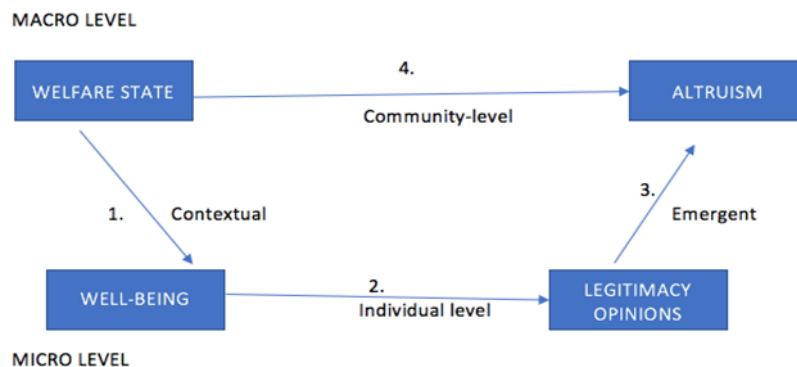


Figure 5. Conceptual model of proposed macro-micro linkage (Hedström & Ylikoski, 2010)

In Figure 5 the boxes “welfare state” (A-node) and “altruism” (D-node) refer to the macro social factors. Welfare state is a factor that might cause or influence social phenomena or influence individuals. Altruism is the social factor to be explored. A and D do not refer to the whole “macro-level” but only to specific facts relevant for the given study. Individuals’ “well-being” refers to B-node which is not a primary interest but still essential while it can explain opinions or behavior (C-node) and mediate the influence of A-node (welfare state) on it. The behavioral outcome (C-node) here is the legitimacy opinions being the last step towards explaining altruism. (Ylikoski, 2016)

In this study, the welfare state is assumed to generate certain norms and values among citizens (arrow 1). Individuals with certain level of well-being adopt certain kind of opinion to welfare state legitimacy (arrow 2). Certain opinions to welfare state legitimacy then influence the level of altruism in a society (arrow 3). Based on the previous research good well-being is assumed to strengthen both legitimacy and altruism. Furthermore, higher legitimacy towards the Finnish welfare state is assumed to strengthen altruism.

3. AIM AND OBJECTIVES

The research problem is based on the social mechanisms influencing the attitudes towards welfare state legitimacy and altruism in Finland. Based on the theoretical framework I will construct hypotheses regarding change in micro level, Finnish welfare state attitudes. The aim of this study is to investigate if, and to what degree, anti-legitimacy attitudes and altruism occur in Finland and how does the individual's subjective well-being relate to these factors. "Crowding out" effect in the Finnish welfare state will be discussed based on the level of altruism and the relation of legitimacy preference and altruism.

The research questions are:

1. Does the Finnish welfare state have a legitimacy crisis?
2. Are anti-legitimacy attitudes accumulated in certain groups in the society?
3. What is the relationship between well-being and legitimacy?
4. What is the relationship between legitimacy, well-being and altruism?

The hypotheses based on the research questions are:

H1: Finnish welfare state still has legitimacy in the eyes of its citizens.

H2: Socio-economic characteristics influence legitimacy preferences: individuals who are better off have more legitimacy than the people who are worse off in the society.

H3: Legitimacy for welfare state is higher among individuals who perceive their well-being high.

H4: Altruism is higher among individuals with high well-being and have high support for the welfare state.

4. MATERIALS AND METHODS

The growing field of subjective well-being research and extensive cross-sectional survey studies across Europe has provided comprehensive data about individual's well-being, opinions and values. Surveys provide vital information on individuals' experiences, opinions and values. This information can be used to understand the drivers of well-being and the differences in well-being between different groups within the society. (ESS, 2015; 2016.)

This research uses the data collected for the European Social Survey (ESS) in 2016. The ESS is a research infrastructure providing freely accessible data for academic research, policymakers, civil society, and the wider public. Users can download the dataset from the ESS webpage for free. Registration with email address is however needed. ESS measures attitudes, values and behavior patterns on a wide range of subjects in Europe. The survey has been conducted every two years since 2001. Each round of the ESS has two rotating modules that are dedicated to specific topics. Multinational teams of researchers from ESS countries are selected to design a part of the questionnaire and rotating modules, which are then selected following a call for proposals.

The main statistical methods in this research were cross-tabulations, factor analysis, and multinomial regression analysis. Since well-being and legitimacy are latent concepts that cannot be measured directly, sum score variables were created to measure subjective well-being and legitimacy. Sum score variables were re-categorized and analysed with cross-tabulations. Cross-tabulations give information how the selected background variables are associated with well-being and legitimacy and how well-being and legitimacy are associated with altruism. Multinomial regression analysis is used to understand the possible relations between background variables and legitimacy, well-being and legitimacy, and between altruism, well-being and legitimacy.

4.1 Data description

This study will analyze data from ESS round 8 (2016/2017). One of the additions was rotating module measuring welfare which was originally fielded in Round 4 (2008). The welfare module includes new variables added to the 2008 questionnaire about the future of the welfare state. The round 8 data offers an insight into public welfare attitudes in a changing Europe, allowing researcher to study the consequences on welfare attitudes of a deep economic downturn. In the ESS studies the study frame is cross sectional, partly repetitive. Only round 8 data from Finland are analyzed to understand the perceptions towards the welfare state after the 2008 recession and during the welfare state reform in Finland.

The study population is representative of all persons aged 15 and over living in Finland. Respondents are residents of private households in Finland, regardless of their nationality or citizenship. 3 400 persons were chosen with random probability sampling organized according to gender, place of residence and date of birth. The interviews were conducted as personal interviews collected by Statistics Finland during the time period 19.9.2016-31.1.2017. The interviews were computer assisted with structured questionnaire form. One interviewee represents approximately 1300 Finnish persons. The sampling was done with strict random probability; the person chosen could not be changed to another person. The interview was personal, meaning that another person couldn't answer on behalf of the person selected. In some cases, if the interviewee needed assistance (elderly or disabled, for example), another person could assist with the interview. However, the interviewee had to be able to give the answers, and the assisting person was not allowed to influence or give the response.

The interviews were conducted only in Finnish and Swedish. Use of an interpreter was not allowed. The target for the response rate was 70 %. The actual response rate in the Finnish data was 57.7% (1925 interviews approved). Based on the guidelines of ESS, the percent of individuals not reached for an interview cannot exceed 3% of the selected sample, here $n=102$. Sufficient response rate is the most commonly used and comprehensible indicator for the quality of surveys. To aim for response rate as high as

possible ensures that the collected data represents the defined study population. (Jokinen & Potila, 2016.)

4.2 Study variables

This chapter presents the variables used in this study, original and re-categorized. Some of the variables had to be newly categorized to make interpretations clearer.

The background information: age, gender, level of education, main activity, political affiliation and the feeling about household income level among participants are presented below in Table 1 using percentages (%) and numbers of respondents (n).

Table 1. Background variables (n=1925)

Background variable	n	%
Gender		
Male	961	49.9
Female	964	50.1
Age		
15–29	345	17.9
30–44	413	21.5
45–64	659	34.2
65 and over	508	26.4
Education		
Primary education	382	19.9
Secondary education	963	50.1
Tertiary education	576	30.0
Main activity		
Paid work	934	48.6
Student	201	10.5
Unemployed	121	6.3
Permanently sick/disabled	29	1.5
Retired	577	30.1
Other	63	3.3
Political affiliation		
The National Coalition Party	220	21.5
The Swedish People's Party	61	6.0
The Centre Party	184	18.0
True Finns	79	7.7
Christian Democrats	39	3.8
Social Democratic Party	161	15.7
Green League	190	18.6
Left Alliance	76	7.4
Other	14	1.4
Household income	523	27.3
Living comfortably on present income	1176	61.4
Coping on present income	215	11.2
Difficult on present income		

Men and women were divided evenly. 49.9 % of respondents were men and 50.1 % women. All the other selected background variables were re-categorized to facilitate analysis clearer. Age was re-categorized into four categories: 15–29, 30–44, 45–64, 65 and over. All of the age groups were well presented in the data. The mean of age was 50 years, with the range being from 15 years to 98 years.

Education was changed from 15 to 3 categories. Half of the respondents had secondary school as the highest level of education (n=963). Thirty percent had tertiary education (n=576), and one fifth (19.9%) had comprehensive school or less as their highest education n=382. The main activity originally had nine categories. Unemployed, those seeking a job and those who were not, were combined into one category. Military and non-military service, taking care of someone, and “other” main activity categories were combined into one category called “other”. Among the re-categorized groups, the largest category was employed, 48.6 %.

“Feeling of household income” describes how respondents feel about the relation of their income and living costs. This gives a perception about the feeling of being better off or worse off than the majority of the society. The original categories were living comfortably on present income (n=523), coping on present income (n=1176), difficult on present income (n=166), and very difficult on present income (n=49). The last two categories were combined to be “difficult on present income” (n=215), as the category of “very difficult on present income” had too few responses to be used alone in further analysis.

In the political affiliation variable, the smallest parties (Freedom Party, Pirate Party, Independence Party, For the Poor, Communist Party, The Communist Worker’s Party and Workers Party) were combined to ‘another’ category (n=14). The National Coalition Party enjoys the greatest support 21.5% among respondents. Second was the Green League, with 18.6% support and third was the Centre Party, with 18%. Political affiliation was the only background variable for which a considerable amount of responses were either “don’t know” or “refusal”. This variable is used to legitimacy preferences cross-tabulation but not in relation of the well-being nor to be used in

multinomial regression analysis because of the small amount of responses (n=1024) in relation to other variables.

The main dependent variables in this study are the categorized sum score variables for legitimacy and subjective well-being. Instead of focusing on specific forms of altruism, such as volunteering, this study evaluates a general form of helping and caring others in the society. For measuring altruism in relation to welfare state legitimacy and well-being the dependent variable is “Important to help people and care for others well-being”. The values for sum score variables are calculated from combining variables that measure the same phenomena. The process of creating the sum score variables is presented in more detail in chapter 4.2 Statistical analysis.

Citizen’s perceptions about the welfare regulations consequences can be divided to three: social, moral and economic consequences. The perceptions of welfare consequences depend on social-structural variables and contextual elements. The perceptions are expected to give knowledge about the attitudes towards the welfare state making them important for academic research as well as for public debates. (ESS, 2016.) The next six study questions aim to measure these three aspects, giving information about the welfare state legitimacy in individual level.

Social benefits/services cost businesses too much in taxes/charges
Social benefits/services make people lazy
Social benefits/services make people less willing care for one another
Social benefits/services place too great strain on economy
Social benefits/services prevent widespread poverty
Social benefits/services lead to a more equal society

On a scale from 1 to 5 where 1 was agree strongly, 2 agree, 3 neither agree nor disagree, 4 disagree and 5 disagree strongly.

The first two questions “Social benefits/services cost businesses too much in taxes/charges” and “Social benefits/services make people lazy” aim to measure perception of economic consequences with the assumption that social policy has unintended, negative effects for a country’s economic sector. The next two questions try to evaluate perceived moral consequences: “Social benefits/services make people less

willing care for one another” and “Social benefits/services place too great strain on economy”. These questions refer to the assumption that social protection has harmful effects for the morality and work ethics of benefit recipients. The third aspect social consequences refer to the assumption that the welfare state has a positive impact on the well-being of citizens. This concept is suggested to evaluate with the last two questions: ”Social benefits/services prevent widespread poverty” and “Social benefits/services lead to a more equal society”. (ESS, 2016.)

Subjective well-being can represent an integration and outcome of other variables in modern societies (Biswas-Diener et al., 2004). However, compared to other concepts such as income level, marital status or gender, it is not a clear-cut phenomenon which could be easily measured. The term well-being has been used in various different contexts, with many interpretations. That is why it is important to clearly state what is the definition used for well-being before it can be measured. Other indicators of quality of life should be included when studying the overall well-being of individuals. Measures of non-subjective outcomes such as health, social relations, environmental quality, education and income levels should be alongside in the research with subjective well-being. (ESS, 2013; OECD, 2013.)

This study concentrates on the hedonic approach of subjective well-being in which well-being includes life satisfaction and happiness, the well-known ways to examine well-being (Vanhoutte, 2014). Hedonic well-being is about the evaluation of individuals’ own feelings and situation. Happiness is often conceptualised as emotional responses measuring individual’s current feelings. Life satisfaction is conceptualised as cognitive or evaluative responses and measures how people evaluate their life as a whole. (Clark & Senik, 2011; ESS, 2013.)

Hedonic subjective well-being is measured with the study questions:

All things considered, how satisfied are you with your life as a whole nowadays?

On a scale from 0 to 10 where 0 means extremely dissatisfied and 10 means extremely satisfied.

Taking all things together, how happy would you say you are?

On a scale from 0 to 10 where 0 means extremely unhappy and 10 extremely happy.

Altruism is measured with the variable:

Important to help people and care for others well-being
*On a scale from 1 to 6 where 1 means very much like me
and 6 not like me at all.*

4.3 Statistical analysis

This research was carried out with quantitative methods using IBM SPSS-statistics Data Editor 23.0 analysis software. The limit of statistical significance was set at 5 % ($p < 0,05$). At first the data and the main variables were explored with frequencies, percent's and the shapes of distributions. After that factor analysis was used to explore the underlying phenomena legitimacy. Based on the results from factor analysis the sum score variable for legitimacy preferences was constructed. The reliability of the sum score variable was tested with Cronbach's Alpha. Next the sum score variable for subjective well-being was constructed and the reliability was tested with Cronbach's Alpha.

The associations between re-categorized sum score variable "legitimacy" and background variables were explored with cross-tabulations, and the statistical significance of the differences was tested using Chi-Square Test (χ^2). The main method for statistical analysis in this study is multinomial regression analysis. It was performed to model the relationship between the background variables and legitimacy opinion and altruism. The dependent variable for the first model was the re-categorized sum score variable "legitimacy". The final adjusted model included four independent variables: well-being and statistically significant (significance level $p \leq 0,05$) background variables gender, education and main activity. The dependent variable for second was "important to help people and care for others well-being". Results from multinomial regression analysis are presented as odds ratios (ORs) with 95% confidence intervals (95% CIs) and p-values.

Legitimacy is a latent concept and therefore factor analysis helps to assess if the chosen variables measure the same dimension here anti-legitimacy. Exploratory factor analysis is a statistical technique which will help to reduce data to a smaller set of variables. The sample size should be big, at least over 500 and preferably over 1000. Maximum likelihood method was used as referred, when there are over 100 cases in the dataset. Sampling adequacy was tested with the Kaiser-Meyer-Olkin-test (KMO) and Bartlett's test of sphericity. The assumptions were met based on these tests. Kaiser-Meyer-Olkin test was 0,71 (preferably >0.6) and Bartlett's test p-value 0.001 (preferably < 0.001).

The two variables “Social benefits/services prevent widespread poverty” and “Social benefits/services lead to a more equal society” needed to be re-coded as they measured positive attitudes whereas other four variables measure the negative stance. However, from the factor analysis it was seen that these two were loaded into a separate factor than other four variables, indicating that these two measure a different phenomenon. The sum variable is one-dimensional if the variables are loaded on to one factor. Because one-dimensionality is a precondition for creating sum variable these two variables were left out from further analysis. Table 2 shows how the variables are loaded into the two different factors in the first factor analysis.

Table 2. Rotated factor matrix for six variables to measure legitimacy preference

ROTATED FACTOR MATRIX		
<u>Social benefits/services:</u>	Factor 1.	Factor 2.
Place too great strain on economy	0.573	0.082
Cost businesses too much in taxes/charges	0.557	0.109
Make people less willing care for one another	0.684	0.105
Make people lazy	0.793	0.138
Lead to a more equal society (reversed)	0.183	0.521
Prevent widespread poverty (reversed)	0.031	0.877

Figure 6 shows the final model for factor analysis including four variables measuring economic and moral consequences of the welfare state, leading to the welfare state legitimacy factor. The numbers in this figure indicate how each variable is now loaded into the same factor.

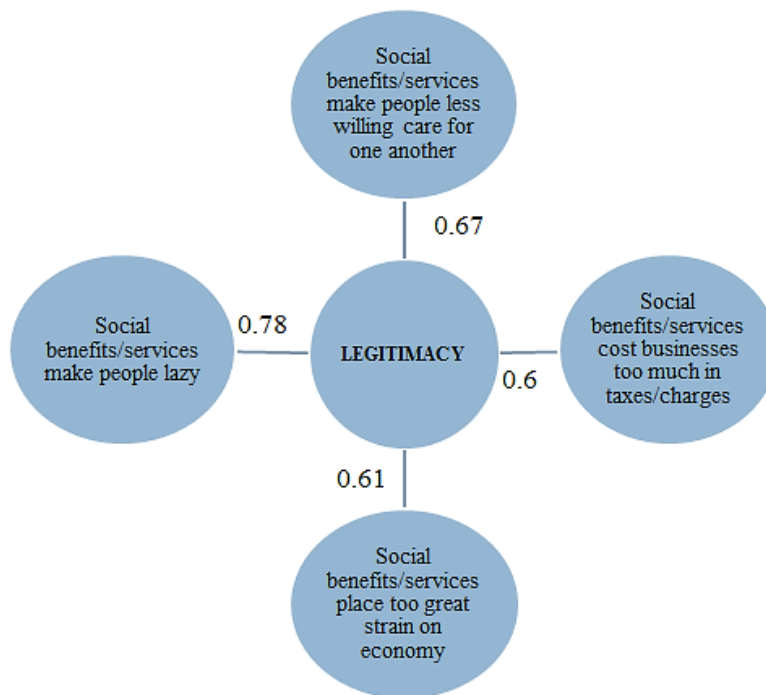


Figure 6. Legitimacy factor with four observed variables

After the two variables were left out the assumptions were still met based on Kaiser-Meyer-Olkin test 0.73 and Bartlett's test p-value 0.001. Scree Plot presented below in Figure 7 shows the total variance explained by each component against its respective component. As there is always as many components as there are variables, there are 4 components in the scree plot. The variables are loaded on to one factor, explaining 45% of the variance between variables.

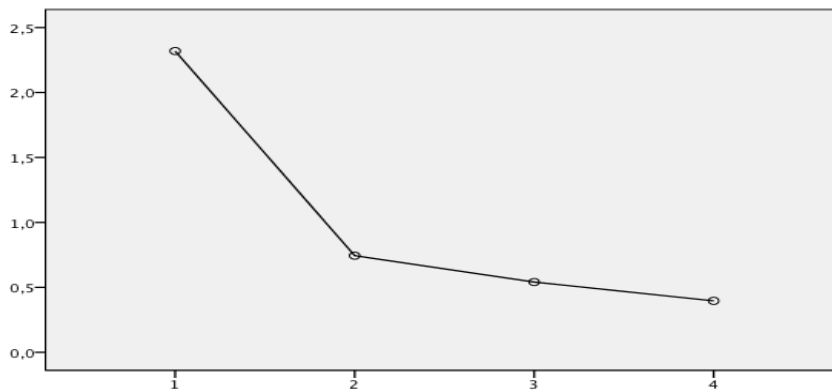


Figure 7. Proposed legitimacy variables loaded into factor

Based on the result from factor analysis the sum score variable was next constructed. The idea for sum variable is the same as in the factor analysis, combine similar variables into one. Sum score variable was calculated so that the selected variables were summed together and then divided with the number of variables, here four. The scale stays the same from 1 (strongly agree) to 5 (strongly disagree) as all the variables used the same scale. The sum score variable can now be used similar to other quantitative variables instead of using four single variables when comparing legitimacy to selected background variables.

Cronbach's alpha is used to measure the reliability of sum variable. Cronbach's alpha measures the consistency of the selected variables determining how much the items on a scale are measuring the same underlying dimension. The greater the value for alpha is the more consistent the variables are (preferably >0.6) (Nummenmaa, 2009). Cronbach's alpha for the variables measuring legitimacy was 0.76 which indicates a good level of internal consistency for legitimacy scale with this data. A removal of any variable would result in a lower Cronbach's alpha. Therefore, none of the variables will be excluded. The constructed sum variable ($n=1885$) is presented below in Figure 8. The mean of the sum variable was 3.05.

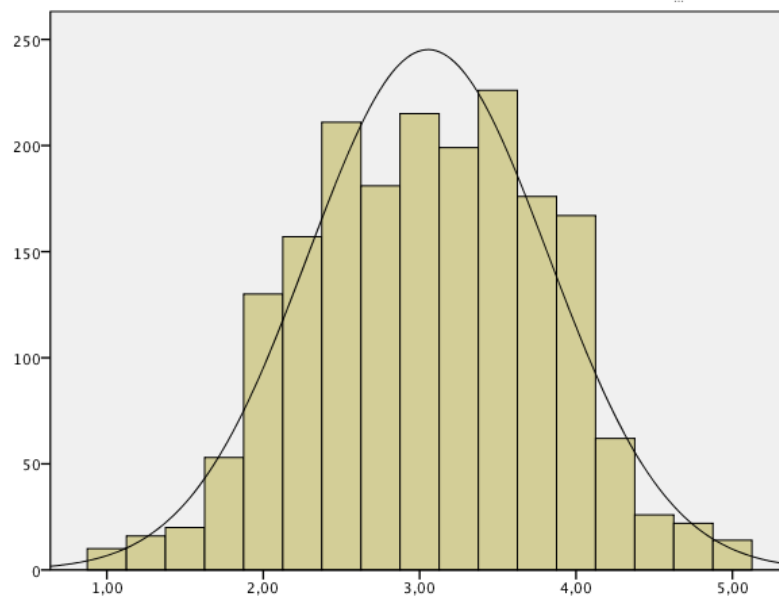


Figure 8. Distribution of the legitimacy sum score variable

To make it easier to interpret the results and conduct further analysis from the legitimacy sum score variable, it was re-categorized to three categories. First category was 1. Anti-legitimacy, including sum score variable values from 0.0-2.50. Second category was 2. Neutral values 2.75-3.5. and 3. Pro-legitimacy including values 3.75-5. These categories are necessary for cross-tabulations and multinomial regression analysis. The shares of these categories are presented later in the results section.

This study concentrates on the hedonic perspective of subjective well-being. The variables chosen are presented below in Figure 9 based on the recommendation of ESS (2016). Both variables used the same scale from 0 to 10.



Figure 9. Suggested variables to measure hedonic subjective well-being

Because the well-being sum score variable includes only two questions correlation was used instead of Cronbach's Alpha to measure the level on consistency between these two variables. Correlation varies between -1 and 1. Happiness and satisfaction to life correlate positively = 0.71 $n = 1922$, $p < 0.001$. Proposing that if a respondent is happy he or she will most likely be also satisfied with life. The histogram of the constructed sum score variable subjective well-being ($n = 1922$) is presented below in Figure 10. Most of the respondents clearly experience their well-being good. The median was 8.5. The distribution of both independent variables happiness and life satisfaction were skewed and also in the sum variable, as usually with well-being measures, the distribution is left-skewed.

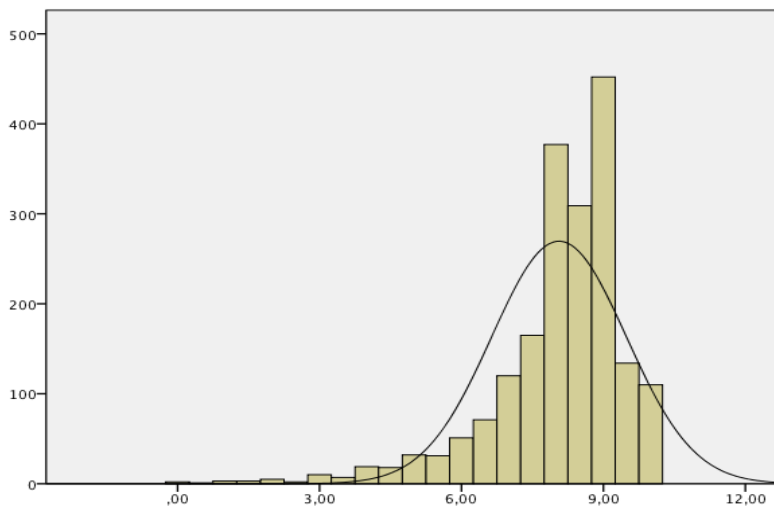


Figure 10. Distribution of the subjective well-being sum score variable

To make it easier to interpret the results from the well-being sum variable and to analyse it in cross tabulations it was re-categorized. 1. Low 2. Good and 3. High. On a scale 0 to 10 the first category 'low' includes values from 0 to 4. The second category 'good' is from 5-7.5 and third 'high' from 8 to 10. The frequencies of these categories are presented later in the results section.

Altruism is measured using one question “important to help people and care for others well-being” (n=1908). The distribution of the answers is shown below in Figure 11. The median was ‘Like me’ (n=888).

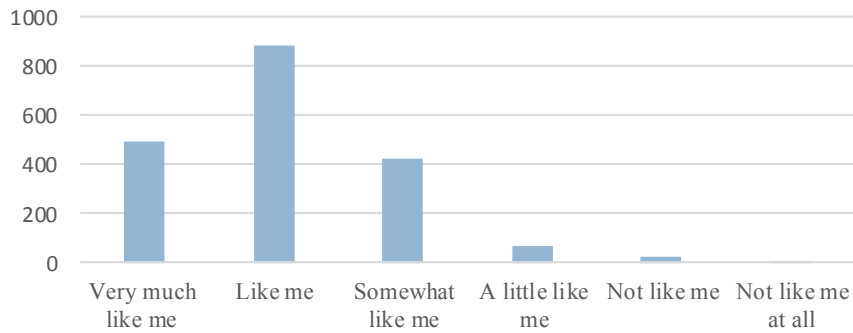


Figure 11. Distribution of the altruism variable

The scale was originally from 1 to 6 but to make interpretations easier some of the categories were combined. New categories and the shares of responses are shown next in Table 3. “Very much like me” and “like me” categories were kept the same. “A little like me” and “somewhat like me” categories were combined. Also, “not like me” and “not like me at all” were combined resulting to four categories. The biggest category was 2. Like me.

Table 3. Altruism variable re-categorized

Important to help people and care for others well-being:	%	n
1. Very much like me	25.9	494
2. Like me	46.5	888
3. Somewhat like me	25.9	495
4. Not like me	1.6	31

5. RESULTS

This chapter presents the study results by theme: starting from the legitimacy preferences and then moving on to respondents' subjective well-being and altruism. For each theme the overall distribution of responses and cross-tabulations are presented, then the unadjusted and adjusted multinomial logistic regression models are presented.

5.1 Legitimacy

The re-categorized legitimacy sum score variable is presented in Figure 12. Legitimacy preferences are not evenly distributed among respondents (n=1885). About one fourth (n=467) believes in the legitimacy of the Finnish welfare state. Nearly one third (n=597) indicate a preference of anti-legitimacy. The largest group (n=821) is the neutral.

LEGITIMACY PREFERENCE (%)
■ Anti-legitimacy ■ Neutral ■ Pro-legitimacy

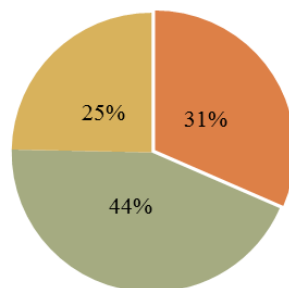


Figure 12. Distribution of legitimacy opinions among respondents (n=1885)

The associations between the legitimacy opinions and background variables are presented in Table 4.

Table 4. The relation of background variables to legitimacy opinions

Background variable	Anti-legitimacy % (n)	Neutral % (n)	Pro-legitimacy % (n)	P-value
Gender				
Male	35.5 (337)	40.8 (387)	23.6 (224)	0.001*
Female	27.7 (260)	46.3 (434)	25.9 (243)	
Age				
Under 30	28.7 (96)	49.9 (167)	21.5 (72)	0.140
30–44	31.3 (127)	40.9 (166)	27.8 (113)	
45–64	31.3 (206)	43.6 (287)	25.1 (165)	
65 and over	34.6 (168)	41.4 (201)	24.1 (117)	
Educational				
Primary education	33.3 (121)	48.2 (176)	18.6 (68)	0.004*
Secondary education	32.5 (308)	43.3 (410)	24.2 (229)	
Tertiary education	29.4 (168)	41.0 (234)	29.6 (169)	
Main activity				
Paid work	34.2 (317)	41.1 (381)	24.7 (229)	0.007
Student	24.2 (47)	52.6 (102)	23.2 (45)	
Unemployed	21.0 (25)	45.4 (54)	33.6 (40)	
Permanently sick/disabled	21.4 (6)	39.3 (11)	39.3 (11)	
Retired	33.2 (185)	43.6 (243)	23.2 (129)	
Other	28.1 (16)	50.9 (29)	21.1 (12)	
Political affiliation				
National Coalition Party	52.1 (113)	35.9 (78)	12.0 (26)	0.001*
Swedish People's Party	23.0 (14)	49.2 (30)	27.9 (17)	
The Centre Party	45.2 (80)	40.1 (71)	14.7 (26)	
True Finns	38.0 (30)	40.5 (32)	21.5 (17)	
Christian Democrats	28.2 (11)	43.6 (17)	28.2 (11)	
Social Democratic Party	17.0 (32)	38.3 (72)	44.7 (84)	
Green League	17.6 (28)	47.8 (76)	34.6 (55)	
Left Alliance	7.9 (6)	30.3 (23)	61.8 (47)	
Other	28.6 (4)	35.7 (5)	35.7 (5)	
Household income				
Living comfortably on present income	34.3 (177)	42.2 (218)	23.4 (121)	0.146
Coping on present income	31.8 (366)	43.7 (503)	24.6 (283)	
Difficult on present income	25.2 (53)	44.8 (94)	30.0 (63)	

Significance level $p \leq 0.05$

Gender differences can be seen in the results. Men show less support for welfare state than women. 35.5% of men and 27.7% of women have anti-legitimacy preference. 40.8% of men and 46.3% of women have neutral preference. The gender difference was statistically significant ($p=0.001$).

There was not statistically significant difference in legitimacy preference between age groups ($p=0.14$). However, small generational difference can be seen in respondents' legitimacy preferences. Respondents under 30 reported less anti-legitimacy preferences (28.7%) compared to respondents 65 and over (34.6 %). The highest support for the welfare state was in age group 30-44, with 27.8 % pro-legitimacy.

Education was statistically significantly associated with legitimacy preference ($p=0.004$). The most common answer for all education levels was neutral. However, those with lower education had more anti-legitimacy (33.3%) and those with higher education more pro-legitimacy (29.6%).

Main activity was statistically significantly associated with legitimacy preference. In all activity categories, the highest percent of responses was in neutral category. Those who are permanently sick or disabled had the highest pro-legitimacy preference (39.3%) of all categories. The second highest pro-legitimacy was among the unemployed (33.6%). Anti-legitimacy was highest in the paid work category 34.2% and among the retired (33.2).

Household income was not statistically significantly associated with legitimacy preference. However, those living comfortably on present income showed the widest split of opinion, with 34.3 % of showing anti-legitimacy and 23.4 % showing in favor of pro-legitimacy. Among those finding life difficult on present income anti-legitimacy was much lower (25.2%) and pro-legitimacy was higher (30%). Yet in all three income categories, the highest percent of responses was in neutral category.

Political affiliation was statistically significantly associated with legitimacy preference. The rightist parties had more anti-legitimacy preference and the pro-legitimacy was higher among those on the left. Figure 13 shows the legitimacy preferences in political parties.

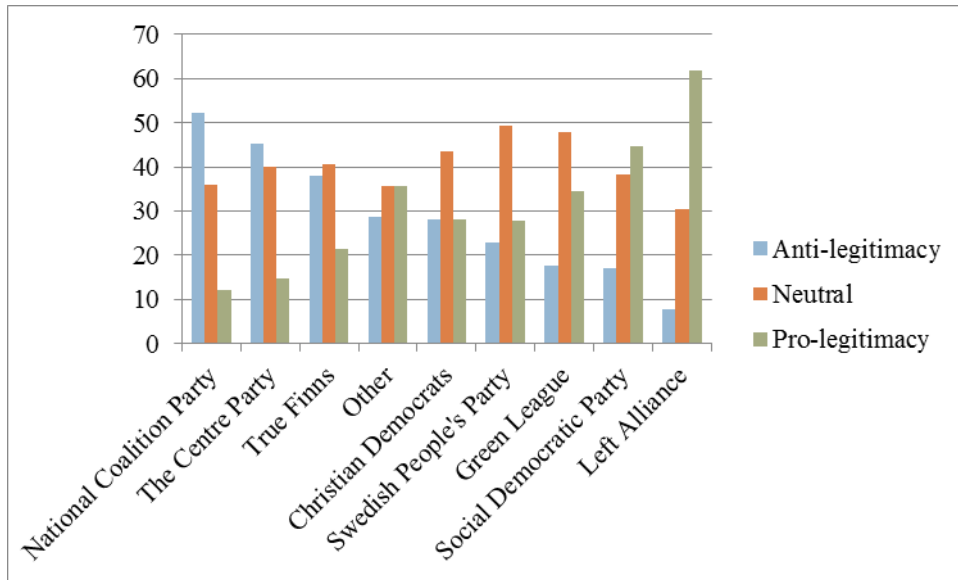


Figure 13. Legitimacy opinion by political affiliation (n=1010)

5.2 Well-being

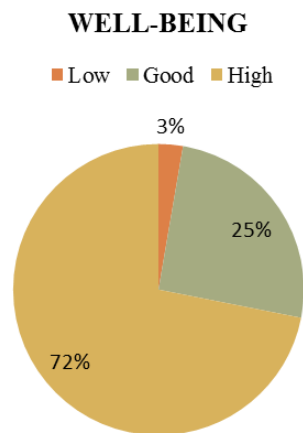


Figure 14. Distribution of self-reported well-being among respondents (n=1922)

The re-categorize subjective well-being sum score variable is presented in Figure 14. Most of the respondents, 71.9 % (n=1382), evaluate their subjective well-being as high. Only 2.7% of the respondents reported low well-being (n=52). The associations between subjective well-being and background variables are presented in Table 5.

Table 5. The relation of background variables to subjective well-being

Background variable	Low % (n)	Good % (n)	High % (n)	P -value
Gender				
Male	3.4 (33)	28.6 (274)	68.0 (652)	0.001*
Female	2.0 (19)	22.2 (214)	75.8 (730)	
Age				
Under 30	2.3 (8)	28.8 (99)	68.9 (237)	0.152
30–44	1.9 (8)	22.5 (93)	75.5 (312)	
45–64	3.8 (25)	24.3 (160)	71.9 (474)	
65 and over	2.2 (11)	26.9 (136)	70.9 (359)	
Education level				
Primary education	4.2 (16)	28.5 (108)	67.3 (255)	0.001*
Secondary education	3.1 (30)	26.5 (255)	70.4 (678)	
Tertiary education	1.0 (6)	21.4 (123)	77.6 (447)	
Main activity				
Paid work	1.3 (12)	20.3 (190)	78.4 (732)	0.001*
Student	4.5 (9)	28.9 (58)	66.7 (134)	
Unemployed	8.3 (10)	50.0 (60)	41.7 (50)	
Permanently sick/disabled	31.0 (9)	48.3 (14)	20.7 (6)	
Retired	2.1 (12)	26.8 (154)	71.1 (409)	
Other	0 (0)	19.0 (11)	81.0 (47)	
Household income				
Living comfortably on present income	1.3 (7)	13.0 (68)	85.7 (448)	0.001*
Coping on present income	1.5 (18)	26.6 (313)	71.8 (844)	
Difficult on present income	12.6 (27)	48.6 (104)	38.8 (83)	

Significance level $p < 0.05$

Most of the men (68%) and women (75.8%) evaluate their well-being to be high. However, women evaluate their well-being slightly better than men. Age is not statistically significantly associated with well-being. Those in age group 30-44 were the most well-being, 75.5% of them evaluated their well-being high.

Education level had statistically significant association to well-being. Those with higher education had better well-being than those with only primary education, 77.6% of those with tertiary education and 67.3% of those with primary education evaluated their well-being as high. The differences among the main activity groups was statistically significant ($p=0.001$).

Highest well-being was reported in the ‘other’ group, where 81% had high well-being and 0% low. This group included military and non-military service, taking care of someone and other main activity. The second highest well-being was in the paid job group where 78.4% evaluated their well-being as high. The permanently sick or disabled group had the lowest well-being, where 31% evaluated their well-being as low, 48.3% as good and only 20.7% as high.

Well-being and the feeling about the household income were statistically significantly associated. The result is shown in Figure 15. The higher the feeling about sufficient income level, the higher the well-being. Most of the respondents (85.7%) in the group living comfortably on present income evaluate their well-being high and only 1.3% low.

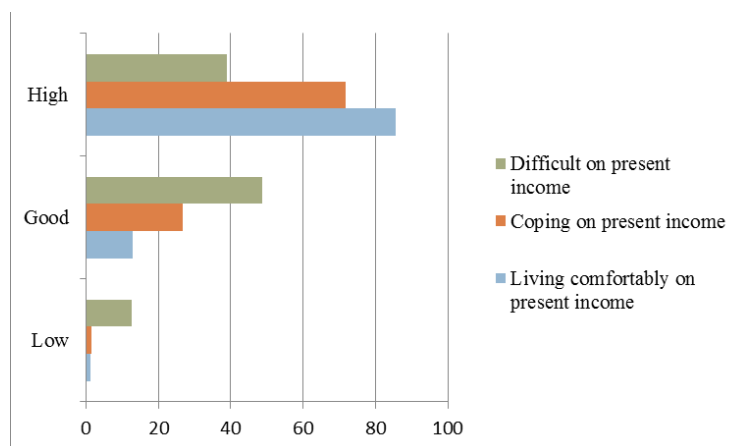


Figure 15. The association between well-being and feeling about household income (n=1912)

5.3 The relationship between well-being and legitimacy

One of the aims of this study was to understand the relationship between an individual's subjective well-being and perceived legitimacy preference. Cross-tabulation between well-being and legitimacy opinion are presented in Table 6. Pro-legitimacy of the welfare state is higher among respondents with low well-being (40 %). This contrasts with the preferences of good (26.8%) and high (23.5%) for whom the most common category is neutral. The converse is also the case. Anti-legitimacy is highest among respondents who rated their well-being as high (32.4 %), and lowest among who

reported their well-being low (22%). However, the association is not statistically significant ($p=0.068$)

Table 6. The relation between legitimacy preference for the welfare state and subjective well-being

Background variable	Anti-legitimacy % (n)	Neutral % (n)	Pro-legitimacy % (n)	P-value
Low	22.0 (11)	38.0 (19)	40.0 (20)	0.068
Good	30.8 (147)	42.3 (202)	26.8 (128)	
High	32.4 (439)	44.1 (598)	23.5 (319)	

Significance level $p \leq 0.05$

5.4 Altruism

Altruism was measured with the question: “Important to help people and care for others well-being”. The re-categorization was from 1 to 4 where 1 means “very much like me” and 4 “not like me”. Figure 16 below shows that almost half (46.5%) of the respondents feel that it is important to help people and care for others’ well-being. Furthermore, 25.9% believe it is very much like them to see helping people and care for others’ well-being as important. Only 1.6% responded “not like me”.

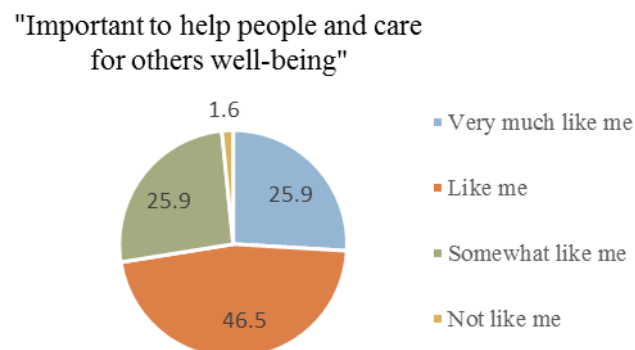


Figure 16. Important to help people and care for others well-being (n=1908)

The relationship between altruism and legitimacy preference and between well-being and altruism were analyzed with cross-tabulation. Table 7 below shows the altruism opinion in legitimacy preference and in well-being categories.

Table 7. The relation between altruism, legitimacy preference and subjective well-being

Background variable	Very much like me % (n)	Like me % (n)	Somewhat like me % (n)	Not like me % (n)	P-value
Legitimacy preference					
Anti-legitimacy	25.5 (152)	46.7 (278)	25.9 (154)	1.8 (11)	0.957
Neutral	25.2 (206)	46.8 (383)	26.3 (215)	1.7 (14)	
Pro-legitimacy	26.9 (125)	45.9 (213)	26.1 (121)	1.1 (5)	
Well-being					
Low	28.8 (15)	38.5 (20)	26.9 (14)	5.8 (3)	0.001*
Good	21.2 (102)	44.1 (212)	31.8 (153)	2.9 (14)	
High	27.4 (376)	47.7 (656)	23.9 (328)	1.0 (14)	

* Significance level $p \leq 0.05$

Legitimacy preference and altruism did not have a statistically significant relation ($p=0.957$). Also, the differences across legitimacy categories were small. For each category just a slight difference could be seen; the pro-legitimacy group had more altruism (very much like me 26.9%) than anti-legitimacy group (25.5%). In contrast, perceived well-being was statistically significantly related to altruism ($p=0.001$). In all of the well-being categories, the most common answer was “like me” with the highest share in the group reporting high well-being (47.7%). Respondent’s with low well-being had the widest dispersion, having the biggest share in both the “very much like me” (28.4%) and “not like me” (5.8%) groups.

5.5 The interplay between legitimacy, well-being and altruism

Multinomial logistic regression is used to predict a dependent variable given one or more independent variables. Like other types of regression, multinomial logistic regression can have nominal and/or continuous independent variables and interactions between independent variables to predict the dependent variable. The difference is that in multinomial regression the dependent variable can have three or even more

categories. (Hosmer et al., 2001.) Here analyses are conducted separately for legitimacy and altruism.

Multinomial logistic regression analysis was performed to model the relationship between the background variables and legitimacy opinion and altruism. In the first model the dependent variable is the re-categorized sum variable for legitimacy preference (anti-legitimacy, neutral and pro-legitimacy). The unadjusted model (Table 7) was created first, with variables entered into the model one at a time. The adjusted model (Table 8) was then created with all of the selected variables were examined at the same time.

There were altogether six independent variables for the dependent variable legitimacy preference. Five background variables were gender, age, education, main activity and feeling about household income level. Main activity had to be re-categorized for fewer categories in order to make the analysis clearer. It was changed to three categories: employed, other and unemployed. The sixth variable is the re-categorized sum score variable well-being (low, good and high). The results from the unadjusted model are presented next in Table 8. The reference category is anti-legitimacy in each section. Statistically significant (<0.05) p-values are bolded.

Table 8. Unadjusted multinomial logistic regression analysis for legitimacy preference

<u>Anti-legitimacy towards Finnish welfare state (ref.) n=1881</u>						
	<u>Pro-legitimacy</u>			<u>Neutral</u>		
	OR	95 % CI	P-value	OR	95 % CI	P-value
Gender						
Male	0.71	0.56-0.91	0.006	0.69	0.56-0.89	0.001
Female (ref.)	1.0			1.0		
Age						
Under 30	1.08	0.73-1.58	0.707	1.45	1.05-2.01	0.024
30–44	1.28	0.9-1.81	0.177	1.09	0.80-1.49	0.575
45–64	1.15	0.84-1.57	0.389	1.16	0.89-1.53	0.273
over 65 (ref.)	1.0			1.0		
Education						
Primary	0.56	0.39-0.81	0.002	1.04	0.77-1.42	0.78
Secondary	0.74	0.56-0.97	0.03	0.96	0.75-1.22	0.720
Tertiary(ref.)	1.0			1.0		
Main activity						
Unemployed	2.22	1.31-3.76	0.003	1.80	1.09-2.95	0.021
Other	1.08	0.84-1.38	0.574	1.26	1.01-1.57	0.037
Paid job(ref.)	1.0			1.0		
Household income						
Living comfortably on present income	0.58	0.37-0.89	0.012	0.69	0.47-1.03	0.067
Coping on present income	0.65	0.44-0.97	0.034	0.775	0.54-1.11	0.168
Difficult on present income (ref.)	1.0			1.0		
Well-being						
Low	2.5	1.18-5.3	0.017	1.27	0.6-2.69	0.536
Good	1.2	0.9-1.58	0.201	1.01	0.7-1.29	0.944
High (ref.)	1.0			1.0		
Reference category: Anti-legitimacy						
OR= Odds Ratio						
CI= Confidence Interval						

The results are consistent with the cross-tabulations between legitimacy and background variables. Being a man compared to a woman decreases the probability of pro-legitimacy (OR=0.71, p=0.006). Similarly, being a man compared to a woman decreases the probability to have neutral preference (OR=0.69, p=0.001). In age categories, the only statistically significant p-value (0.02) was in the age group of under 30 compared to 65 and over with neutral preference (OR=1.45). Education level is a statistically significant factor for pro-legitimacy category but not for neutral category. Primary education compared to tertiary education decreases the probability of pro-

legitimacy (OR=0.56 p=0.002). Correspondingly, secondary education compared to tertiary education, decreases the probability of pro-legitimacy (OR=0.74, p=0.03).

The main activity was re-categorized from six categories to three. The results stayed statistically significant, with similar results to the cross-tabulation. The pro-legitimacy is significantly higher for unemployed respondents compared to respondents in paid work (OR=2.2, p=0.003). Living comfortably on present income decreases the probability of pro-legitimacy compared to those responding difficult on present income (OR=0.58, p=0.01). Coping on present income compared to difficult on present income decreases the pro-legitimacy (OR=0.65, p=0.034). The last independent variable was well-being. Low well-being increases pro-legitimacy compared to high well-being (OR=2.5, p=0.017). Here the confidence interval is wider than in the previous variables due to small frequencies in the low well-being category.

Next the adjusted multinomial logistic regression model was created with four independent variables. Three background variables which produced total p-values that were statistically significant in cross-tabulations and in the unadjusted models: gender (p=0.001), education level (p=0.004), and main activity (p=0.009). Term total p-value refers to the p-value of the variable in total including all the categories. The fourth independent variable to explain legitimacy preferences is well-being. Although its total p-value was not statistically significant (p=0.08) in unadjusted model, further analysis was pursued, as this is the main area of interest in this study. In the adjusted model, the reference category was the same as in the unadjusted model, anti-legitimacy. The results from the analysis are presented next in Table 9 where statistically significant p-values are bolded.

Table 9. Adjusted multinomial logistic regression analysis for legitimacy preference

<u>Anti-legitimacy towards Finnish welfare state (ref.) n=1881</u>						
	<u>Pro-legitimacy</u>			<u>Neutral</u>		
	OR	95 % CI	P-value	OR	95 % CI	P-value
Gender						
Male	0.71	0.55-0.91	0.007	0.69	0.56-0.86	0.001
Female (ref.)	1.0			1.0		
Education						
Primary	0.5	0.33-0.74	0.001	0.95	0.68-1.33	0.748
Secondary	0.7	0.52-0.92	0.012	0.94	0.73-1.21	0.628
Tertiary(ref.)	1.0					
Main activity						
Unemployed	2.3	1.32-3.92	0.003	1.83	1.09-2.95	0.020
Other	1.2	0.92-1.6	1.83	1.22	0.96-1.55	0.106
Paid job(ref.)	1.0			1.0		
Well-being						
Low	2.6	1.19-5.51	0.016	1.22	0.57-2.61	0.612
Good	1.2	0.89-1.57	0.254	0.99	0.77-1.27	0.944
High (ref.)	1.0			1.0		

Reference category: Anti-legitimacy

OR= Odds Ratio

CI= Confidence Interval

The results were consistent with the cross-tabulations and unadjusted model. Statistically significant variables stayed significant with only modest changes in p-values and odds ratios. The adjusted model confirmed the result that being a man compared to a woman decreases the probability of pro-legitimacy (OR=0.71, p=0.002). Education level stayed significant for legitimacy preference (p=0.003) as did being unwell (OR=2.6, p=0.016). Also in the main activity group the changes were modest compared to the unadjusted model. Being un-employed compared to those in paid work increases the probability of pro-legitimacy (OR=2.3, p=0.016). In the neutral category, the odds between unemployed and in paid work stayed statistically significant (OR=1.8, p=0.02) but not between “other” and “in paid work” (OR=1.2, p=0.106).

Multinomial logistic regression analysis was done to assess if well-being or legitimacy preference can predict the level of altruism. Similarly, as for legitimacy, nominal logistic regression analysis models were first made for each independent variable (legitimacy preference and well-being) separately. The reference category for altruism

was “Very much like me”. The results from the unadjusted models are presented in Table 10. Statistically significant p-values are bolded.

Table 10. Unadjusted multinomial logistic regression analysis for altruism

Unadjusted: Important to help and care for other people's well-being (n=1876)									
	<u>Like me</u>			<u>Somewhat like me</u>			<u>Not like me</u>		
	OR	95 % CI	P-value	OR	95 % CI	P-value	OR	95% CI	P-value
Legitimacy									
Anti-legitimacy	1.1	0.8-1.4	0.64	1.0	0.75-1.46	0.79	1.8	0.61-5.35	0.283
Neutral	1.1	0.8-1.4	0.54	1.1	0.79-1.48	0.64	1.7	0.6-4.83	0.320
Pro-legitimacy(ref.)	1.0			1.0					
Well-being									
Low	0.8	0.4-1.5	0.44	1.1	0.51-2.25	0.86	5.4	1.39-20.7	0.015
Good	1.2	0.9-1.6	0.20	1.7	1.29-2.3	0.001	3.7	1.7-7.98	0.001
High (ref.)	1.0			1.0					

Reference category: Very much like me

OR= Odds Ratio

CI= Confidence Interval

In the unadjusted model, the legitimacy preference was not statistically associated with altruism. There were no significant differences between anti-legitimacy or neutral categories compared to the pro-legitimacy category. Low well-being compared to high well-being increases the probability to answer “not like me” (OR=5.4, p=0.015). Good well-being compared to high well-being increases the probability to answer “somewhat like me” (OR=1.7, p=0.001) and “not like me” (OR=3.7, p=0.001).

The adjusted model was done including both of the variables, legitimacy preference and altruism. The results from the adjusted model are presented below in Table 11. Statistically significant p-values are bolded.

Table 11. Adjusted multinomial logistic regression analysis for altruism

Adjusted: Important to help and care for other people's well-being (n=1876)									
	<u>Like me</u>			<u>Somewhat like me</u>			<u>Not like me</u>		
	OR	95 % CI	P-value	OR	95 % CI	P-value	OR	95% CI	P-value
Legitimacy									
Anti-legitimacy	1.1	0.8-1.5	0.64	1.1	0.76-1.5	0.71	2.1	0.69-6.2	0.194
Neutral	1.1	0.8-1.5	0.51	1.1	0.8-1.5	0.54	1.9	0.67-5.5	0.228
Pro-Legitimacy(ref.)	1.0			1.0					
Well-being									
Low	0.8	0.4-1.6	0.59	1.1	0.5-2.3	0.872	6.8	1.5-26.7	0.006
Good	1.2	0.9-1.6	0.21	1.7	1.3-2.3	0.001	4.1	1.84-8.9	0.001
High (ref.)	1.0			1.0					

Reference category: Very much like me

OR= Odds Ratio

CI= Confidence Interval

In the cross-tabulations and in the unadjusted model, the connection could be seen between well-being and altruism. This connection stayed the same in the adjusted model. The odds ratios changed in the “Not like me group” for both low and good well-being categories (ref. high). The odds ratio for those with low well-being to answer “not like me” changed from OR=5.4 to OR=6.8, compared to those with high well-being ($p=0.006$). The odds ratio for respondents having good well-being to answer “not like me” changed from OR=3.7 to OR=4.1, compared to respondents with high well-being ($p=0.001$).

Having anti-legitimacy compared to pro-legitimacy increases the probability to answer “not like me” (OR=2.1). Also neutral preference compared to pro-legitimacy increases the probability to answer “not like me” (OR=1.9). However, the results for the legitimacy variable are not statistically significant. Categories of “like me” and “somewhat like me” did not differ from the reference category “very much like me” similar to the results of the cross-tabulations and unadjusted models.

6. DISCUSSION

This chapter reviews and contemplates the results of this study. The results are compared to previous research from this field. Possible restrictions and weaknesses are considered, as well as the strengths. In addition, utilization of study results, recommendations and possible ideas for further research are proposed.

6.1 Summary of key findings

The first aim of this study was to assess welfare state legitimacy preferences in Finland. To examine this using the 2016-17 data from the ESS, the sum score variable “legitimacy” was constructed. Legitimacy variable was composed of four questions inquiring about support for the welfare state. High scores in the scale (0 to 5) represented pro-legitimacy and low scores represented anti-legitimacy referring to lack of support for the welfare state. Most of the Finnish people have a neutral viewpoint to the legitimacy of the Finnish welfare state, expressing neither agreement nor disagreement with anti-legitimacy (44%). Anti-legitimacy meaning lack of support for the welfare state is slightly higher (32%) than pro-legitimacy (25 %) which indicates support for the welfare state. The welfare state legitimacy is now questioned more often and the hypothesis for the first research question *Finnish welfare state still has legitimacy in the eyes of its citizens* cannot be accepted. The concern about diminishing legitimacy in Finland is relevant but to answer the first research question with certainty: does the Finnish welfare state have a legitimacy crisis; more research from this field of study is needed.

The second aim was to examine if anti-legitimacy attitudes are accumulated in certain groups in the Finnish society. More detailed analysis reveals differences in legitimacy preferences between the social groups in the Finnish society. Previous research (e.g. Forma 1999; Gelissen, 2002; Blekesaune & Quadagno, 2003) has argued that the more vulnerable the individual is, the stronger the support for the welfare state. Similarly to previous research, pro-legitimacy was higher among those Finnish citizens who are worse off in the society in terms of feeling they are coping on present income, are unemployed or permanently sick or disabled. Anti-legitimacy was higher among those

who are better off in the society in terms of living comfortably on present income and are in paid job. However, in a contradictory manner the education level showed a reverse effect. Respondents with higher education showed higher pro-legitimacy, while those with lower education higher anti-legitimacy. Yet, the most common answer of all education groups was still neither agree nor disagree with anti-legitimacy. Nevertheless, this result is in line with Gelissen's (2002) results; the longer the duration of people's education, the more they support extensive welfare state. The second hypothesis: *Socio-economic characteristics influence legitimacy preferences: individuals who are better off have more legitimacy than the people who are worse off in the society* is only partially supported. Indicating that the first part *socio-economic characteristics influence legitimacy preferences* is supported but the second part *individuals who are better off have more legitimacy than the people who are worse off in the society* is not. Results suggest the socio-economic characteristics to have the opposite effect thus education having the anticipated effect to legitimacy preference.

In addition, the cross-tabulations showed that gender and political affiliation are both significant predictors for legitimacy preference. Men and citizens with a rightist stance have higher probability for anti-legitimacy than women and citizens with a leftist stance. Both of these results are identical to previous studies by Forma (1999), Gelissen (2002) and Forma et al. (2017) in the field of studying welfare state attitudes. Multinomial logistic regression analysis confirmed the result for the gender influence but political affiliation was left out from this analysis because of the small number of responses. Even though age was not a statistically significant factor to explain legitimacy preferences, a small difference could be seen from the cross-tabulation that pro-legitimacy is slightly higher among younger age groups and anti-legitimacy among the elderly.

To answer the third research question: what is the relationship between well-being and legitimacy, the level of perceived subjective well-being was first evaluated. The study results show that a sense of well-being is still high in Finland, as it has been for the last decade (OECD, 2017). The well-being is influenced by gender, education level, main activity, and feeling about household income. From the selected background variables,

age was the only one not statistically significantly associated with well-being. Higher education level, being in a paid job, female gender, and living comfortably with present income all predicted higher well-being. These results show inequality in well-being. Citizens who are worse off in the society in terms of being unemployed, having lower education and coping on present income showed lower level of perceived well-being. After having a sense of individuals' perceived well-being the relationship of individual subjective well-being to legitimacy preference was examined. Of those reporting low well-being, 40% experience pro-legitimacy and 22% anti-legitimacy preference towards the Finnish welfare state. Of those who are high on well-being, 23.5% have pro-legitimacy preference and 32.4% anti-legitimacy preference. The association was marginally statistically significant in the cross-tabulation ($p=0.068$), being just a little over the set significance level ($p<0.05$). However, multinomial logistic regression analysis showed that being low on well-being increases the pro-legitimacy preference compared to people who are high on well-being ($p=0.016$). This indicates the opposite of the hypothesis three: *Legitimacy for welfare state is higher among individuals who perceive their well-being high*. Hence the hypothesis three is rejected.

The perplexing aspect of this result is the question, why aren't those who perceive their well-being high satisfied with the welfare state? The reasons behind this can be many. Possible reasoning could be the better off and worse off ideology where those who are worse off in the society need the welfare state provided services and benefits more or are even depending on it on their everyday lives. Those who are better off have become estranged from the ideology that the welfare state provides universal services and benefits for all, such as free education and affordable health services.

The fourth research question was: what is the relationship between legitimacy, well-being and altruism? First the level of altruism was assessed. These study results confirm that altruism is still high in Finland, as it has been during the last decade (OECD, 2017). Only 1.6% answered that it is not important to them to help people and care for others' well-being. Secondly the relationship between altruism and well-being was examined. For the well-being part of the hypotheses 4: *Altruism is higher among individuals with high well-being* this study gives support, as the findings indicate that well-being creates a context for altruism, with positive well-being being conducive to greater altruism.

However, data confirming causality is beyond the scope of this thesis. Altruism and legitimacy preference did not have any statistically significant relationship in this study. However, it is more likely to be less altruistic with anti-legitimacy or neutral preference than with pro-legitimacy preference. Therefore, it could be proposed that higher legitimacy predicts higher altruism but the association is not statistically significant. Nevertheless, this gives us a glimpse of an answer for latter part of hypothesis 4: *Altruism is higher among individuals with high well-being and have high support for the welfare state.* The study results do not support the concern presented by many researchers (e.g. Koster, 2007; Meulemann, 2008; Schöneck & Mau, 2015; Sipilä et al., 2009:) that the state may lose its public legitimacy by decreasing national solidarity and willingness to help others in the society while altruism is high in Finland.

This study has an interest towards the “crowding in” and “crowding out” effects. Previous research (Stadelmann-Steffen, 2010) has brought up the question that when the extensive welfare states are accused of the crowding out effect, will civil society be ready to compensate the activities and support now provided by the state? Taken together, these results suggest that the Finnish welfare state has a foundation of solidarity that is not eradicated by extensive welfare state services and benefits. Finnish citizens are not in a place to leave fellow citizens in trouble, as altruism is high in Finland. Therefore it can be proposed that there is no “crowding out” effect in the Finnish welfare state model. The supporters of the “crowding in” effect believe that a well-developed welfare state with extensive social security program creates the structural and cultural conditions for a thriving civil society (Meer et al., 2008). Small trace of crowding could be actually detected from the results, while altruism is slightly higher in pro-legitimacy and neutral categories compared to anti-legitimacy category. However, the results are not statistically significant. Therefore a suggestion that legitimacy would be a significant mechanism for altruism in Finnish welfare state cannot be made.

6.2 Strengths and limitations

Public opinion is difficult to measure as, the citizens attitudes are not a clear-cut matter. Still it is important, as it reflects what citizens believe, want or fear. (Forma et al., 2017; Svallfors, 2012). In this study the sample size was extensive (n=1925) and gives a reliable picture how the examined phenomenon occur in the society. To ensure comparability, all countries must use random probability sampling when conducting the European Social Surveys. This means that everyone aged 15 and over and a resident within a private household must have a chance to be selected for the study. Using random probability sampling increases the reliability of this study.

This study examined legitimacy and well-being with sum score variables which were re-categorized. The use of sum score variables has many benefits but also some restrictions. Sum score variables help to summarize information from several variables into only one. This can possibly eradicate information when we cannot say for sure how much single variables would have an effect on the given study result separately. (Nummenmaa, 2009.) However, when taking into consideration the time and extent limitations of doing a master's thesis, the characteristic to condense information is seen as a benefit for this study.

The reliability of the constructed sum score variable for legitimacy preference was evaluated with Cronbach's Alpha. Cronbach's alpha for the variables measuring legitimacy was 0.76, indicating a good level of internal consistency. Based on this it can be concluded that the sum score variable indeed measured legitimacy and the results based on this variable can be assumed reliable. The second sum score variable measured subjective well-being. Because only two questions were combined, correlation was used instead of Cronbach's Alpha to measure the level of consistency and reliability. The higher the correlation coefficient in reliability analysis is, the greater the reliability. Happiness and satisfaction to life correlated positively (0.71), adequate for acceptance of the sum score variable. (Metsämuuronen, 2017.)

The challenge with the legitimacy sum score variable was the interpretation of the "neutral" category. It could be interpreted that those who answer "neither agree or

disagree” within the original scale do not have any preference or they do not have enough information to decide. It could also be interpreted that the respondent did not bother to really think about legitimacy and felt it was easier to answer “neither agree or disagree”. (Alkula, Pöntinen & Ylöstalo, 1994.) Taking this challenge into consideration, the results might have been possibly more informative with the original scale from 0 to 5. However, the original frequencies were too small to be able to proceed with cross-tabulations and multinomial regression analysis. Therefore re-categorizing was needed to make the frequencies in categories high enough for analysis. One of the limitations of this study was that the sum score variable for well-being and the altruism variable were skewed having small frequencies to “low” and “not like me” categories. Even though this is a positive result from the public health point of view it caused the adjusted nominal regression analysis to include cells with zero frequencies. Secondly, the confidence intervals were somewhat wider with these categories. However, the cross-tabulations and unadjusted models for nominal regression analyses were successful and a statistician was consulted to confirm that the adjusted model is constructed properly. One possible solution could have been to re-categorize the variables differently so that the problematic categories would have had larger frequencies, but that would have made interpretations unclear and not meaningful for this study. To control possible confounding factors in multivariate analysis independent variables were adjusted in relation to each other. There is a possibility that some independent variables which would have been meaningful for the results of this study were left out from the adjusted multinomial regression analysis.

This master’s thesis analyzed only the Finnish data of ESS Round 8. The cross-sectional nature of this study limits the potential to make causal associations between the legitimacy, well-being and altruism. However, these are not limitations of this study, but giving suggestions for further research. While all modern welfare states are confronted with several challenges in the coming years, such as ageing populations and sustainable financing, further research comparing different welfare state regimes would provide information about the institutional structures and legitimacy preferences across the Europe. In addition, using the data from previous rounds of ESS together with Round 8 would give more elaborate research findings.

6.3 Ethical considerations

This study adhered to the good academic practices, the responsible conduct of research guidelines of the Finnish Advisory Board on Research (TENK, 2012). According to these guidelines (2012), the researcher will follow the principles of the research community: integrity, meticulousness, and accuracy in conducting research, and in recording, presenting, and evaluating the research results. This study did not have any specific ethical considerations or problems. Therefore, a research permit or preliminary ethical review was not needed. In text citations and reference list have been conducted appropriately, respecting other researchers' work. Sources of financing, conflicts of interest or other commitments relevant to the conduct of research should be reported with the research results. (TENK, 2012.) This thesis did not receive any funding or scholarship.

The European Social Survey datasets are available for everyone for not-for-profit purposes. Confidentiality of the respondents is guaranteed with anonymity. National teams are responsible for checking their country data with confidentiality and to undertake the necessary measures to ensure anonymity of the data files. For instance, with the analysed data ESS round 8 the Finnish national research team has changed part of the responses to "no answer" or for other more common classifications to secure the anonymity of the respondents. To provide funding agencies with essential information about the use of ESS data and to facilitate the exchange of information about the ESS, users of ESS data are required to register bibliographic citations of all forms of publications referring to ESS data in the ESS on-line bibliography database.

7. CONCLUSIONS

This study has evaluated data from the most recent European Social Survey Round 8 to understand the levels of legitimacy, well-being and altruism, as well as the relationship of these three factors. From the public health perspective, these study results are positive in terms of showing high levels of well-being and altruism. However, the inequalities in well-being are a major public health concern. The high level of altruism should be seen as an asset in Finland as most of the citizens feel it is important to help people and care for others' well-being. The results suggest that the Finnish welfare state does not "crowd out" altruism but in contrast gives a suggestion of possible "crowding in" effect. An interesting question is whether or not respondents feel they are willing to help out and do their part for all in the Finnish society, or do they perceive the question considers more their immediate circle of family and friends.

The results give only a partial support for the existing welfare state model in Finland. It can be argued that the welfare state legitimacy has diminished in Finnish society. The constructed sum score variable for legitimacy included four questions: social benefits/services place too great strain on the economy, cost businesses too much in taxes, make people lazy and less willing to care for one another. Most likely, the answer for dissatisfaction lies in these questions. Perhaps this study result highlights the emerged ideology of individuals' own responsibility, but would contradict the high levels of altruism. Further research is needed to understand the deeper level related to these four questions but also to understand the individuals' preferences on deservingness of welfare state provided benefits and services. Including trust as an explanatory factor could provide maybe more information about the relationship between solidarity and legitimacy and about the "crowding out" effect which cannot be evaluated in detail with these study results.

This study has provided an insight into the occurrence of divergent attitudes within Finnish society regarding social policy making. The concern resulting from this study is the diverging paths of people who are worse off and better off in the society, raising important questions about the nature of legitimacy in Finland. Emphasis should be given to the fact that the support for the welfare state is divided among the people who

are worse off and better off in the society. If the citizens who are better off will become even more dissatisfied the legitimacy of the state welfare system might diminish even more in Finland. More research is needed to answer the dilemma why those with high well-being do not support the welfare state as much as those with low well-being. While anti-legitimacy concern is mostly among those whose well-being is high, more attention needs to be given to those who are worse off in the society and improve their well-being to reduce inequalities in Finland.

Findings from this study might have particular societal relevance during times of reforms. Welfare policy decisions should not be made based on only economic sustainability since universalism is the core value of Finnish society. This will place the decision makers into a difficult situation in which they must consider this viewpoint together with the many challenges the state is facing, in addition to the economic sustainability. For instance, the inequalities between people who are better and worse off in the society can be a challenge for welfare state legitimacy. The decision-makers should consider how to put the asset of high level of altruism into practice in the future when the welfare state is facing these challenges.

8. REFERENCES

- Aknin, L. B., Barrington-Leigh, C. P., Dunn, E. W., Helliwell, J. F., Burns, J., Biswas-Diener, R., Norton, M. I. (2013). Prosocial spending and well-being: Cross-cultural evidence for a psychological universal. *Journal of Personality and Social Psychology*, 104(4), 635-652. doi:10.1037/a0031578
- Alkula, T., Pöntinen, S. & Ylöstalo, P. (1994). *Sosiaalitutkimuksen kvantitatiiviset menetelmät*. 1.–4. painos. Juva: WSOY.
- Allardt, M. (1992). Mitä mieltä hyvinvointivalttiosta? *Suomalaisten sosiaaliturvamielipiteet 1975-1991*. Helsinki: Sosiaali- ja terveyshallitus.
- Arts, W. A., Hagenaars, J. A., & Halman, L. (2003). *The Cultural Diversity of European Unity: Findings, Explanations and Reflections From the European Values Study*. Leiden, Boston, MA: Brill.
- Arts, W. A., & van Oorschot, W. J. H. (2005). The social capital of European welfare states: The crowding out hypothesis revisited. *Journal of European Social Policy*, 15(1), 5-26. doi:10.1177/0958928705049159
- Bambra, C. (2006). Health status and the worlds of welfare. *Social Policy and Society*, 5(1), 53-62. doi:10.1017/S1474746405002721
- Bambra, C. (2007). Going beyond the three worlds of welfare capitalism: Regime theory and public health research. *Journal of Epidemiology and Community Health* (1979-), 61(12), 1098-1102. doi:10.1136/jech.2007.064295
- Bambra, C., Pope, D., Swami, V., Stanistreet, D., Roskam, A., Kunst, A., & Scott-Samuel, A. (2009). Gender, health inequalities and welfare state regimes: A cross-national study of 13 European countries. *Journal of Epidemiology and Community Health*, 63(1), 38-44. doi:10.1136/jech.2007.070292
- Beretti, A., Figuières, C. and Grolleau, G. (2013). Using Money to Motivate Both ‘Saints’ and ‘Sinners’: a Field Experiment on Motivational Crowding-Out. *Kyklos*, 66: 63–77. doi:10.1111/kykl.12011

- Biswas-Diener, R., Diener, E., & Tamir, M. (2004). The psychology of subjective well-being. *Daedalus*, 133(2), 18-25.
- Blekesaune, M., & Quadagno, J. (2003). Public attitudes toward welfare state policies: A comparative analysis of 24 nations. *European Sociological Review*, 19(5), 415–427. doi: 10.1093/esr/19.5.415.
- Bolle, F. & Otto P. E. (2010). A Price Is a Signal: on Intrinsic Motivation, Crowding-out, and Crowding-in. *Kyklos*. 63: 9–22.
- Brandt, M. (2013). Intergenerational help and public assistance in Europe: A case of specialization? *European Societies*, 15(1), 26-56.
doi:10.1080/14616696.2012.726733
- Brewer, K. B., Oh, H., & Sharma, S. (2014). “Crowding in” or “crowding out”? an examination of the impact of the welfare state on generalized social trust. *International Journal of Social Welfare*, 23(1), 61-68.
doi:10.1111/ijsw.12019
- Chung, H., Taylor-Gooby, P., & Leruth, B. (2018). Political legitimacy and welfare state futures: Introduction. *Social Policy & Administration*, 52(4), 835-846. doi:10.1111/spol.12400
- Coburn, D. (2000). Income inequality, social cohesion and the health status of populations: the role of neo-liberalism. *Social Science & Medicine*, 51(1) pp.135-146. 10.1016/S0277-9536(99)00445-1
- Coleman, J. (1982). Income testing and social cohesion. In: *I. Garfinkel (Ed.), Income-tested transfer programs: The case for and against* (pp. 67–88). New York: Academic Press.
- Coleman, J. S. (1990). *Foundations of social theory*. Cambridge, Mass: Belknap Press of Harvard University Press.
- Costa-Font, J., Jofre-Bonet, M. and Yen, S. T. (2013), Not All Incentives Wash Out the Warm Glow: The Case of Blood Donation Revisited. *Kyklos*, 66: 529–551. doi:10.1111/kykl.12034
- Dahlberg L. (2005) ‘Interaction between Voluntary and Statutory Social Service Provision in Sweden: A Matter of Welfare Pluralism, Substitution or Complementarity?’ *Social Policy and Administration*, 39 (7), 740–63.

- De Hart, J. & Dekker, P. (1999). Civic Engagement and Volunteering in the Netherlands. In J. Van Deth, M. Maraffi, K. Newton and P. Whiteley (eds) *Social Capital and European Democracy* (pp. 75-107). London: Routledge .
- Diener, E., Suh, M. E., Lucas, E. R. & Smith, L. H. (1999). Subjective Well-Being. *Psychological Bulletin*, 125(2), 276–302.
- Esping-Andersen, G. (1990). *Three Worlds of Welfare Capitalism*. Cambridge: Polity Press.
- European Social Survey (2013). Round 6 Module on Personal and Social Wellbeing – Final Module in Template. London: Centre for Comparative Social Surveys, City University London.
- European Social Survey (2015). Measuring and Reporting on Europeans' Wellbeing: *Findings from the European Social Survey*. London: ESS ERIC
- European Social Survey (2016). ESS Round 8 Module on Welfare Attitudes – Question Design Final Module in Template. London: ESS ERIC Headquarters c/o City University London
- Ferragina, E., & Seeleib-Kaiser, M. (2011). Welfare regime debate: Past, present futures? *Policy and Politics*, 39(4), 583–611. doi:10.1332/030557311X603592
- Ferrin, M. (2015). in European Social Survey, *Measuring and Reporting on Europeans' Wellbeing: Findings from the European Social Survey*.
- Flescher, A. M., & Worthen, D. (2007). *The altruistic species: Scientific, philosophical, and religious perspectives of human benevolence*. Philadelphia: Templeton Foundation Press.
- Forma, P. (1998). *Mielipiteiden muutos ja pysyvyys: Suomalaisten mielipiteet hyvinvointivaltiota, sosiaaliturvasta ja hyvinvointipalveluista vuosina 1992 ja 1996*. (Helsinki): Stakes.
- Forma, P. (1999). *Interests, institutions and the welfare state: Studies on public opinion towards the welfare state*. Helsinki: National Research and Development Centre for Welfare and Health.

- Forma, P. (2007). *Kuinka hyvinvointivaltio pelastetaan?* Tutkimus kansalaisten sosiaaliturvaa koskevista mielipiteistä ja valinnoista. Helsinki: Kelan tutkimusosasto.
- Frey, B. S., & Oberholzer-Gee, F. (1997). The Cost of Price Incentives: An Empirical Analysis of Motivation Crowding-Out. *American Economic Review*, 87(4), 746-755.
- Gelissen, J. (2002). *Worlds of welfare, worlds of consent: Public opinion on the welfare state*. Leiden; Boston;: Brill.
- Gooby, T., P., Leruth, B., & Chung, H. (2017). After austerity: *Welfare state transformation in Europe after the Great Recession*. Oxford: Oxford University Press.
- Green, J., Buckner, S., Milton, S., Powell, K., Salway, S., & Moffatt, S. (2017). A model of how targeted and universal welfare entitlements impact on material, psycho-social and structural determinants of health in older adults. *Social Science & Medicine*, 187, 20-28.
doi:10.1016/j.socscimed.2017.06.015
- Hardin, G. (1993). *Living within limits: Ecology, economics, and population taboos*. Cary:Oxford University Press (US).
- Harrison, E., Saini, R. & Zwiener N. (2016). Perceived quality of society. In Harrison, E., Quick, A., and Abdallah, S. (eds.) *Looking through the Wellbeing Kaleidoscope*, London: New economics Foundation
- Hedström, P., & Ylikoski, P. (2010). Causal mechanisms in the social sciences. *Annual Review of Sociology*, 36(1), 49-67.
doi:10.1146/annurev.soc.012809.102632
- Helliwell, J., Layard, R., & Sachs, J. (2018) *World Happiness Report 2018*, New York: Sustainable Development Solutions Network.
- Helliwell, J., Layard, R., & Sachs, J. (2019). *World Happiness Report 2019*, New York: Sustainable Development Solutions Network.
- Hellman, C M E, Monni, M & Alanko, A M 2017, 'Declaring, shepherding, managing: The welfare state ethos in Finnish government programmes, 1950-2015', *Research on Finnish society*, 10(1), 9-22.

- Hemerijck, A. (2002) *The Self-Transformation of the European Social Model(s) Why We Need a New Welfare State*. Oxford University Press, UK, 2002.
- Hilamo, H. (2014). Solidarity in a Nordic welfare state: the case of Finland. In A. Pessi & A. Laitinen (Eds.) *Solidarity: Theory and Practice* (pp. 299–316). Lanham: Lexington Books.
- Hosmer, D. W., Lemeshow, S., & MyLibrary. (2000). *Applied logistic regression* (2nd ed.). New York: Wiley.
- Huppert, F. A., & So, T. T. (2011). Flourishing Across Europe: Application of a New Conceptual Framework for Defining Well-Being. *Social indicators research*, 110(3), 837-861.
- Hänninen, S. (2017). Hyvinvointivaltion rajat ja rajojen ylitykset. In Hänninen, S. & Saikkonen, P. (Eds.), *Hyvinvointivaltio ylittää jälkensä*. Helsinki: Terveystien ja hyvinvoinnin laitos.
- Igel C., & Szydlik, M. (2011). Grandchild care and welfare state arrangements in Europe. *Journal of European Social Policy* (21), 210-224.
- Ingen, E., & van der Meer, T. (2011). Welfare state expenditure and inequalities in voluntary association participation. *Journal of European Social Policy*, 21(4), 302-322. 10.1177/0958928711412219
- Jokinen, M. & Potila, A.K. (2016). European Social Survey 2016. *Arvot ja mielipiteet Suomessa*. Työohjeet. Helsinki: Tilastokeskus.
- Kangas, O. (1995). 'Attitudes on Means-Tested Social Benefits in Finland', *Acta Sociologica* 38(4): 299–310.
- Karanikolos, M., Mladovsky, P., Cylus J, et al (2013). Financial crisis, austerity, and health in Europe. *Lancet* (381), 1323–31. doi:10.1016/S0140-6736(13)60102-6
- Kautto, M. (2002). Changes in age structure family stability and dependency. In Kautto, M. (Eds.), *Nordic Social Policy: Changing Welfare States*. London: Taylor & Francis Routledge
- Kautto, M., Heikkilä, M., Hvinden, B., Marklund S. & Ploug, N. (2002). The Nordic Welfare States in the 1990s? In Kautto, M. (Eds.), *Nordic Social Policy: Changing Welfare States*. London: Taylor & Francis Routledge.

- Koster, F. (2007). Globalization, social structure, and the willingness to help others: A multilevel analysis across 26 countries. *European Sociological Review*, 23(4), 537-551. doi:10.1093/esr/jcm022
- Kuivalainen, S., & Niemelä, M. (2010). From universalism to selectivism: The ideational turn of the anti-poverty policies in Finland. *Journal of European Social Policy*, 20(3), 263–276. doi: 10.1177/0958928710364432
- Kujala, A. (2015). Vastavuoroisuus ja vallanpitäjien ja kansan molemminpuoliset velvollisuudet universaalina yhteiskunnallisena vaikutussuhteena. In Kujala, A., & Danielsbacka, M. (Eds.) *Hyvinvointivaltion loppu?: Vallanpitäjät, kansa ja vastavuoroisuus* (pp. 163-168). Helsinki: Tammi.
- Kujala, A., & Danielsbacka, M. (2015). Hyvinvointivaltio in Kujala, A., & Danielsbacka (Eds.) *Hyvinvointivaltion loppu?: Vallanpitäjät, kansa ja vastavuoroisuus*. Helsinki: Tammi.
- Kröger, Teppo (2003). Universalism in social care for older people in Finland: weak and still getting weaker. *Nordisk Sosialt Arbeid*, 23(1) 30-34.
- Laenen, T. (2018). Do institutions matter? the interplay between income benefit design, popular perceptions, and the social legitimacy of targeted welfare. *Journal of European Social Policy*, 28(1), 4-17. doi:10.1177/0958928718755777
- Mackenbach, J. (2012). The persistence of health inequalities in modern welfare states: The explanation of a paradox. *Social Science & Medicine*, 75(4), 761-769. <https://doi.org/10.1016/j.socscimed.2012.02.031>.
- Marmot, M., et al. (2010). Fair society, healthy lives—the Marmot review final report. *Strategic review of health inequalities in England post 2010*. London: Department of Health.
- Mau, S. (2003). *The moral economy of welfare states: Britain and Germany compared* (1st ed.). London; New York;: Routledge. doi:10.4324/9780203590614
- Mau, S. (2004). Welfare regimes and the norms of social exchange. *Current Sociology*, 52(1), 53-74. doi:10.1177/0011392104039314
- Meer, T. v. d., Scheepers, P., & Grotenhuis, M. t. (2008). *Does the state affect the informal connections between its citizens? New institutionalist*

explanations of social participation in everyday life (pp. 39-72).
doi:10.1163/ej.9789004163621.i-328.11

- Mellström, C. & Johannesson, M. (2008). Crowding Out in Blood Donation: Was Titmuss Right? *Journal of the European Economic Association*, 6(4)845–863, <https://doi.org/10.1162/JEEA.2008.6.4.845>
- Metsämuuronen, J. (2017). *Essentials of research methods in human sciences elementary basics* (New ed.). New Delhi, India: Sage Publications India Pvt Ltd.
- Meuleman, B., van Oorschot, W., Baute, S., Delespaul, S., Gugushvili, D., Laenen, T., Roosma, F., & Rossetti F. (2018). *The Past, Present and Future of European Welfare Attitudes: Topline Results from Round 8 of the European Social Survey*
- Meulemann, H. (2008). Social capital in Europe: Similarity of countries and diversity of people?: Multi-level analyses of the european social survey 2002 (1st ed.). Leiden;Boston,: Brill.
- Morlino, L. (2009). Legitimacy and the quality of democracy. *International Social Science Journal*, 06(60), 196
- Nummenmaa, L. (2009). *Käyttätymistieteiden tilastolliset menetelmät* (1. painos (uud. laitos) ed.). Helsinki: Tammi.
- Ochsner, M., Ravazzini, L., Gugushvili, D., Fink, M., Grand, P., Lelkes, O., & van Oorschot, W. (2018). *Russian versus European welfare attitudes: evidence from the 2016 European Social Survey*. London: European Social Survey
- OECD. (2013). *OECD Guidelines on Measuring Subjective Well-being*. Paris: OECD Publishing.
- OECD. (2017). How's Life in Finland. Chapter 5: Country Profiles. In *How's Life? 2017: Measuring Well-being*, OECD Publishing, Paris.
- Ovaska, T., & Takashima, R. (2010). Does a rising tide lift all the boats? explaining the national inequality of happiness. *Journal of Economic Issues*, 44(1), 205-223. doi:10.2753/JEI0021-3624440110
- Pessi, A. B., & Saari, J. (2008). *Hyvä tahto: Auttamisen asenteet ja rakenteet suomessa*. Helsinki: Sosiaali- ja terveysturvan keskusliitto.

- Pierson, P. (2004). *Politics in time: History, institutions, and social analysis*. Princeton: Princeton University Press.
- Quick, A. (2015). Wellbeing matters. In European Social Survey, *Measuring and Reporting on Europeans' Wellbeing: Findings from the European Social Survey*. London: ESS ERIC
- Quick, A. & Abdallah, S. (2016). Inequalities in wellbeing. In Harrison, E., Quick, A., and Abdallah, S. (eds.) *Looking through the Wellbeing Kaleidoscope*, London: New economics Foundation.
- Rapport, F. L., & Maggs, C. J. (2002). Titmuss and the gift relationship: Altruism revisited. *Journal of Advanced Nursing*, 40(5), 495-503. doi:10.1046/j.1365-2648.2002.02406.x
- Rothstein, B. (2001). Social Capital in the Social Democratic Welfare State. *Politics and Society* 29(2), 207-241 .
- Ruggeri, K., Garzon E., Maguire, A. & Huppert F. (2016). Comprehensive psychological wellbeing. In Harrison, E., Quick, A., and Abdallah, S. (eds.) *Looking through the Wellbeing Kaleidoscope*, London: New economics Foundation.
- Roosma, F., Van Oorschot, W., & Gelissen, J. (2014). The preferred role and perceived performance of the welfare state: European welfare attitudes from a multidimensional perspective. *Social Science Research*, 44, 200-210.
- Reeskens, T., & van Oorschot, W. J. H. (2014). European feelings of deprivation amidst the financial crisis: Effects of welfare state effort and informal social relations. *Acta Sociologica*, 57(3), 191-206. 10.1177/0001699313504231
- Saari, J. (2005). *Hyvinvointivaltio: Suomen mallia analysoimassa* (2. korj. p.). Helsinki: Yliopistopaino.
- Saari, J. (2011). *Hyvinvointi: Suomalaisen yhteiskunnan perusta*. Helsinki: Gaudeamus Helsinki University Press.
- Saari, J. (2019). *Hyvinvointivaltio eriarvoistuneessa yhteiskunnassa*. Toimi-hankkeen selvityshenkilön raportti. Valtioneuvoston Kanslia
- Scheepers, P., Grotenhuis, M. T., & Gelissen, J. (2002). Welfare states and dimensions of social capital: Cross-national comparisons of social contacts in European countries. *European Societies*, 4(2), 185–207.

- Schnabel, A., Svallfors, S. & Kulin, J. (2012). Age, Class, and Attitudes Towards Government Responsibilities: In Search of the Mechanisms. In Svallfors, S. (eds.) *Contested Welfare States: Welfare Attitudes in Europe and Beyond*.
- Schöneck, N. M., & Mau, S. (2015). Coming together or growing apart? globalization, class and redistributive preferences. *Journal of European Social Policy*, 25(5), 454-472. doi:10.1177/0958928715608792
- Scott, N., & Seglow, J. (2007). *Altruism*. Maidenhead, England;New York;: Open University Press.
- Siisiäinen, M. (2008). Voluntary associations and social capital in Finland. In J. Van Deth, M. Maraffi, K. Newton and P. Whiteley (eds) *Social Capital and European Democracy* (pp. 120-143). London: Routledge.
- Sipilä, J., Anttonen, A., & Kröger, T. (2009). *A nordic welfare state in post-industrial society*. (pp. 181-199). New York, NY: Springer New York.
doi:10.1007/978-1-4419-0066-1_10
- Stadelmann-Steffen, I. (2011). Social Volunteering in Welfare States: Where Crowding Out Should Occur. *Political Studies* 59(1), 135 – 155. <https://doi-org.helios.uta.fi/10.1111%2Fj.1467-9248.2010.00838.x>
- Svallfors, S. (2012). *Welfare attitudes in Europe*: Topline Results from Round 4. European Social Survey. Available at: 0405881644
http://www.europeansocialsurvey.org/docs/findings/ESS4_toplines_issue2_welfare_attitudes_in_europe.pdf
- Taylor-Gooby, P., Leruth, B., & Chung, H. (2019). Identifying attitudes to welfare through deliberative forums: The emergence of reluctant individualism. *Policy and Politics*, 47(1), 97-114.
doi:10.1332/030557318X15155868234361
- Titmuss, R. (1970). *The Gift Relationship*. London: Allen and Unwin.
- Toikko, T. & Rantanen, T. (2017). How does the welfare state model influence social political attitudes? An analysis of citizens' concrete and abstract attitudes toward poverty. *Journal of International and Comparative Social Policy* 33(3).<https://doi.org/10.1080/21699763.2017.1302892>
- Vanhoutte, B. (2014) 'The Multidimensional Structure of Subjective Well-Being In Later Life'. *Journal of population ageing*, 7, 1–20.

- Van Oorschot W. and Arts W. (2005) 'The Social Capital of European Welfare States: The Crowding Out Hypothesis Revisited', *Journal of European Social Policy*, 15(1),5–26.
- Veenhoven, R. (2009). How do we assess how happy we are? Tenets, implications and tenability of three theories. *Happiness, economics and politics*, 45–69
- Ylikoski, P. (2016). Thinking with the Coleman Boat. The IAS Working Paper Series: 1. Linköping University.